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First Named Inventor: Francis E. DiBacco
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Transmitted herewith for filing is the non-provisional utility patent application entitled:

**AUTOMATED SYSTEM FOR ANALYZING CHARGES AND CREDITS OF BANKS
AND OTHER FINANCIAL INSTITUTIONS**

which is Original application.

Enclosed are:

- ☒ Specification (including Abstract) and claims: 45 pages.
- ☒ Newly executed Declaration & Power of Attorney (original).
- ☒ 29 sheets of drawings (formal).
- ☒ Verified Statement Claiming Small Entity Status under 37 CFR 1.9 and 1.27.
- ☒ Petition to Accept Color Drawings or Photographs.

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Total	36 - 20 =	16	X9	\$144.00	OR	X18	\$-0-
Independent	4 - 3 =	1	X39	\$ 39.00	OR	X78	\$-0-
Multiple Dependent Claims Present: -0-			\$130	\$-0-	OR	\$260	\$-0-
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Enclosures

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Attorney Docket No. 10334-1US

Applicant or Patentee: Francis E. DiBacco
Application or Patent No.:
Filed or Issued: Herewith
For: **AUTOMATED SYSTEM FOR ANALYZING CHARGES
AND CREDITS OF BANKS AND OTHER FINANCIAL
INSTITUTIONS**

**VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS
(37 CFR 1.9(f) and 1.27(c)) - SMALL BUSINESS CONCERN**

I hereby declare that I am

- ☐ the owner of the small business concern identified below.
☒ an official of the small business concern empowered to act on behalf of the
concern identified below.

NAME OF CONCERN F.E. DiBacco, Inc.
ADDRESS OF CONCERN 730 North Broad Street, Suite 205
Woodbury, New Jersey 08096

I hereby declare that the above-identified small business concern qualifies as a small business concern as defined in 13 CFR 121.3-18, and reproduced in 37 CFR 1.9(d), for purposes of paying reduced fees under Sections 41(a) and (b) of Title 35, United States Code, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.

I hereby declare that U.S. rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention of the above-identified patent or patent application.

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*NOTE: Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities. (37 CFR 1.27)

FULL NAME N/A
ADDRESS _____

☐ Individual ☐ Small Business Concern ☐ Nonprofit Organization

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b)).

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NAME OF PERSON SIGNING Francis E. DiBacco
TITLE IN ORGANIZATION President
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TITLE OF THE INVENTION

AUTOMATED SYSTEM FOR ANALYZING CHARGES AND CREDITS OF BANKS
AND OTHER FINANCIAL INSTITUTIONS

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10 BACKGROUND OF THE INVENTION

 Over the last few decades, banks and other financial institutions, hereafter
collectively referred to as "banks," have begun charging their clients for the services
performed. These charges include, but are not limited to: deposit ticket charges, night bag
deposits, electronic transmittal of information, returned check charges and postage.
15 Banks no longer rely to the same extent as they have in the past on the income generated
from loans. Bank officers have even attended seminars strictly targeted to increasing
revenue through service charges. Even if the evolution of service charge revenue was
unintentional, it has become a lucrative opportunity for many banks.

 Clients often receive cryptic monthly statements as to what charges they are
20 actually paying for. Consider a scenario wherein supermarket aisles did not indicate the
price of the food on the shelves. In addition, suppose the receipt did not include a detail
of the food that was purchased or the price of each item. Instead, only a total due during
that shopping trip was provided. Or, if the detail was included, it was not listed in readily
understood terms, but only in the UPC Barcodes of the product. It would not be easy to
25 comparison shop, or to determine better ways to shop, such as buying larger sizes of
items you may use frequently. This scenario is analogous to the way service charges are
presently handled between banks and their clients. Furthermore, the bank often deducts

service charges from the earnings credit (Interest) posted to the clients' accounts. To continue the supermarket analogy, imagine if the receipt didn't tell you how much you actually spent that day, just a running total against some prepaid balance you may have on account with the supermarket. Banks may not have intentionally created these problems. However, these problems prevent clients from understanding and managing their charges effectively.

These analogies illustrate how many large businesses (clients) currently interact with their banks. Coupled with the fact that charges imposed are not listed in layman's terms on the bank analysis, it has become extremely difficult for a client to control these charges. This weakens the client's financial and bargaining position and gives little leverage when negotiating with the client's bank. It also inhibits the client from attaining the highest possible earnings credit.

Many clients have numerous locations (stores) throughout the country who use the same bank. The statements issued by the bank offer little help in determining charges per store, and do not provide the client's financial managers with the essential data required to make appropriate fiscal decisions.

An additional problem for clients is that each bank uses its own set of terms to define its service charges and credits, thereby making it difficult or impossible for a client to comparison shop among banks for the best deal on service charges and credits.

Accordingly, there is an unmet need for analysis tools to allow a client to more fully understand bank service charges and credits. The present invention fulfills such a need.

SUMMARY OF THE INVENTION

A first embodiment of the present invention provides a computer-implemented scheme for preparing bank service charge reports for banking activity of a client. In the scheme, an electronic translator is provided that converts service charge items of a plurality of individual banks, expressed in terminology of the respective individual banks, to a service description expressed in a standardized terminology. At least some of the service charge items of different banks have the same standardized service description. Bank service charge items and bank account data are inputted into a computer. The bank service charge items and bank account data are for a specified period of time for one or

more banks being used by a client. The bank service charge items and bank account data are obtained from one or more bank statements of a client and are expressed in the one or more statements in terminology used by the one or more banks. In the computer, one or more bank service charge reports are automatically created for the client from the
5 inputted bank service charge items by using the electronic translator. Each bank service charge report provides a breakdown of bank service charges based upon the standardized service descriptions.

A subset of the standardized service descriptions of bank service charges may define a total amount of a predefined type of bank service charge costs. In this scheme,
10 the total amount of a predefined type of bank service charge costs is calculated by adding together the bank service charges in the subset. A total cost report is then created for the predefined type of bank service charge costs from the calculated total. The subset may define total depository costs, total check costs, total account maintenance costs, or any total of a service charge category.

A historical database may be provided of average bank service charges for
15 selected standardized service descriptions based upon bank service charges of a plurality of clients. The individually broken down bank service charges may then be compared to the average bank service charges. The comparison may be used by the client to identify potentially excessive bank service charges. Alternatively, a database of bank service
20 charges may be provided for each of the standardized service descriptions based upon bank service charges of all of the banks used by the client. The individually broken down bank service charges for one of the client's banks may then be compared to the bank service charges for other banks used by the client. Again, the comparison may be used by the client to identify potentially excessive bank service charges.

One of the standardized service charge items may be deposit ticket costs, wherein
25 deposits have a predefined earnings credit rate. The deposit ticket costs and the earnings credit rate may be used to calculate a breakeven deposit amount wherein the earnings credit exceeds the cost of depositing money.

In a second embodiment of the present invention, a similar process as described
30 above is performed for earnings credit items.

BRIEF DESCRIPTION OF THE DRAWINGS

The file of this patent contains at least one drawing executed in color. Copies of this patent with color drawings will be provided by the Patent and Trademark Office upon request and payment of the necessary fee.

5 Fig. 1 (provided in parts 1 and 2) summarizes reports generated by the present invention, and the information provided by the reports that is not currently available to a banking customer;

 Figs. 2-14 show examples of the reports summarized in Fig. 1;

 Fig. 15 is a schematic block diagram of a cross-reference table in accordance with
10 the present invention;

 Fig. 16 shows an entry screen of a form used to collect and store service charges;

 Figs. 17-19 show the contents of tables used in the cross-reference table;

 Fig. 20A and Fig. 20B show screen displays for viewing bank description and service description data in the cross-reference table;

15 Fig. 21 shows a table that stores client data;

 Fig. 22 is a flowchart of a history compilation process of the present invention;

 Fig. 23 shows the contents of a Bank Service Charge History table used for the history compilation process;

 Figs. 24 and 25 shows the contents of tables used in a dynamic compilation
20 process;

 Figs. 26 and 27 are data entry screens used in the report generation process;

 Fig. 28 shows the contents of a Category table which is used to generate the report in Fig. 7;

 Fig. 29 is a screen display for selecting categories that the user wishes to appear in
25 a report;

 Fig. 30 is a screen display for selectively choosing any combination of clients, banks, and/or service charges that the user wishes to appear in a report;

Figs. 31 and 32 show excerpts from charts that are used to determine costs of a particular service charge category; and

Fig. 33 is a screen display of a Working Sheet Form that is used to summarize service description items, and their actual costs and potential cost savings.

5

DETAILED DESCRIPTION OF THE INVENTION

Certain terminology is used herein for convenience only and is not to be taken as a limitation on the present invention. In the drawings, the same reference letters are employed for designating the same elements throughout the several figures.

DEFINITIONS

10

Comp Balance - balances on hand at bank, subject to the bank's earnings credit.

Earnings Credit – interest earned on available client's assets, taken after the Federal Reserve requirement is deducted.

Federal Reserve Requirement – amount by law which must be reserved by the bank for the Federal Reserve (non-earning asset), usually 10% of client's balance.

15

Treasury Bill – (T-Bill) – interest rate set by the US Government.

Fed Funds Rate - A target interest rate for banks borrowing reserves among themselves.

It is set by the Federal Open Markets Committee. See web site:

<http://www.bankrate.com/brm/green/define/#fomc> for more information.

Float – checks which have been deposited but funds are not yet available.

20

Revision Date – date of the bank statement (usually issued on monthly basis).

Basis Point - one one-hundreth of a percent, e.g., 300 basis points is 3%.

OVERVIEW OF PRESENT INVENTION

25

The present invention is implemented as a software program called "The Bank Analyzer," that aims to empower clients with the necessary information to ensure fair treatment from their bank. The software generates numerous reports which explain in layman's terms exactly how bank service charges are broken down. Furthermore, the reports are presented in color, making it easy for even a novice to elicit the needed

information. Armed with such information, a client will understand exactly where and how service charges can be reduced and/or earnings credits can be increased.

Prior to the present invention, some clients may have suspected that certain bank charges were askew, certain transactions were wasteful, and certain transactions were unnecessary. However, there was never any solid clear-cut method of substantiating these suspicions. Furthermore, it was the belief of clients that the resources necessary to even begin an investigation would outweigh any results. The present invention includes a plurality of analysis techniques that were previously not available and which are implemented in formulas that generate Illumination Reports (described below). The Illumination Reports yielded by the present invention provide a catharsis to the clients in managing their bank charges.

The basic philosophy of the invention is (1) Effective Management of Bank Service Charges; (2) Illumination of Data; and (3) Edification of the Client.

In the examples provided in the figures and tables below, Bank Names and Client names are fictitious, but the values and dollar amounts represent actual data.

Illumination Reports Table (Diagnostic Section)

Fig. 1 (provided in parts 1 and 2) summarizes in table form each report from the diagnostic section of the present invention, highlighting the areas of most impact. In many cases, clients are unaware that the data produced by the present invention may be significant to the financial well being of their company. In other cases, there is no simple method of obtaining this data. Lack of data precludes effective management of such charges.

The disclosure below covers various methods and systems to assist clients in managing their bank service charges and reducing or eliminating cost incurring transactions. The focus also centers on elevating client awareness and providing a clear-cut analysis of how bank charges are affecting their bottom line. Also, the disclosure presents the algorithms of the software which provide this assistance. Exemplary methods include:

1. Revealing actual Bank Service Charges assessed.
2. Minimizing strap charges, i.e., the charges a bank assesses for counting clients money, by strapping in denominations which yield the best results.

3. Comparison of clients' bank charges, i.e., Deposit Tickets, Night Bag Deposits, etc... with charges of other clients' banks nationwide. Recommendations are made based on these national averages.

4. Evaluation of clients' non-earning assets and recommendations on how to maximize revenue from these assets.

Exemplary algorithms include:

1. Using dynamic report generation forms to allow the user to extract the necessary information to execute the methods.

2. Creating cross-reference tables between a bank charge and its description according to the particular bank, and the actual charge expressed in layman's terms.

3. Storing all bank analysis data in a minimum number of tables, and calculating and deriving comparison information "on the fly," that is, each time a report is generated. This ensures up-to-the-minute accurate information.

DETAILED DISCLOSURE

This section outlines what each report accomplishes. Refer to the attached figures for examples that correspond to the figure numbers listed. The alphanumeric characters refer to data highlighted in the respective figure. For example, "2a" highlights data in Fig. 2.

Bank Balance Data (Fig. 2) – Here the Bank Analyzer exposes the total service charge assessed a client for the particular revision date. (2a) Note that the Bank Analyzer reveals the actual charge, not the 'net' one which the client now sees. The net charge includes a 'comp' balance, which are client's balances subject to the Banks' earnings credit. In some cases, the earnings credit offsets any service charges. That is, the client believes that no service charges are being paid, when, in fact, the service charge is deducted from any earnings credit due. Fig. 2 shows how this client (SUPER-CON Convenient Stores) has paid \$57,192.50 in the month of October, 1999 to their banks. The report details not only totals but amounts to each bank, e.g., \$15,035.17 paid to the Western Savings Co. (see line #2 of the example report)

Earnings Credit Analysis (Fig. 3)

This report color codes basis point shaved, to indicate abnormal bank activity.

This report is a scorecard to see how a client's bank performs against the T-bill rate. (3a)
It indicates the difference between T-Bill and client's actual earnings. The results are
instantly revealed. This process would consume hundreds of man-hours to produce
otherwise. Armed with this report, a client can be sure to be credited with at least the
5 T-Bill Rate.

Fed Funds (3b) – This same report also shows the amount of money the bank is
earning by investing the client's money at the Fed Funds rate. The bank will often invest
in Fed Funds when they are not using it to generate loan revenue. This gives the client a
look at how much money the bank can earn from the client's money.

10 Income Difference (3c) – Finally, the income difference is determined, which is
the difference a client can add to its bottom line if given the corresponding interest rates.
This generally results in a tremendous increase to the client's bottom line. (3d)

The Bank Names, as well as the basis points shaved, are printed in degrees of
color. This facilitates isolating the cases where the client can realize the maximum
15 benefit. (3e)

Earnings Credit And Negative Collected Rates (Fig. 4)

As a supplement to the Earnings credit Report, this report matches the Earnings
Credit on positive balances to the rate imposed on Negative Collected funds. Clients
should be charged the prime interest rate. However, typical findings indicate that clients
20 are sometimes charged as much as 300 basis points over prime. A fair bank would
actually pay at a 1:1 ratio by posting earnings at the same rate imposed for the negative
collected balance. The example report shows one sample bank (4a) which is charging
significantly higher negative collected rates than earnings credit rates, and one sample
bank (4b) which is charging fair rates.

25 Checks, Deposits And Float Data (Fig. 5)

Avg Check Size Per Store (5a)

Occasionally, the bank will assess a float table that does not correspond to actual
availability. This report will alert client to this fact, by showing them the Avg Check Size
per store. The client usually has a good idea of the average check a store receives, (e.g., a
30 drug store may receive checks that average about \$75, whereas a lumberyard may have

checks averaging \$300). If this check size becomes inflated, that is, if the client sees that the value is more than it normally would be, then the client knows to investigate and to look at each check. In many cases, the client may realize that the bank is not posting the checks to his/her account promptly. Without the use of the present invention, discovery of this fact would consume inordinate amounts of time and resources.

Out Of District (5b)

The Out Of District column indicates checks received from customers of the client that are drawn on banks outside the local district of the depository bank. It is common that most customers bank locally. Therefore, 90% should be in district. The column indicating 2 Day % is the derived Out Of District number. If this number is not within this normal average, it is an alert that the bank may not be providing the proper calculation with the float. Also, it is likely that the service charge is increased, because Out Of District service charges are generally more expensive.

Checks On Us (5c)

This column determines the presence that a bank has in a region, and On Us Checks should be treated as cash and should be made available immediately. Clients can now ensure that this is the case.

Breakdown By Service Charge Groups (Fig. 6)

The Bank Balance Data report illuminated the actual Total Service Charges assessed. This report begins putting the Total Service Charge number under the microscope, commonly referred to as drill-down reporting in the computer field. This report shows the 3 main categories:

Categories Depository Costs (dep tickets, cash bags, etc...) (6a)

Check Costs (Checks dep, ret items, etc..) (6b)

Account Maintenance (balance reporting) (6c)

The percentage of the total cost is analyzed, and if these three categories do not total close to 100%, then there is a good chance that a particular charge is askew.

Potential items to investigate include:

1. Negative interest charge for using uncollected funds (See Earnings Credit and Negative Collected Rates report)

2. Bounced check fees - too high?

These percentages can be compared with other clients' percentages to assist in evaluation. Volumes (amount of activity) are also considered, to ensure fair comparisons.

Breakdown By User Selected Groups (Fig. 7)

This report allows for the creation of custom reports tailored to each client.

5 Multiple service charges can be lumped into groups, and then these groups can be evaluated. For example, a client may want to see a breakdown of lock box deposit charges. Presently, this would require mining every statement for any charge pertaining to a lock box. It is not always clearly indicated on the bank statement, so research could also be required. Using a conventional analysis process, it could require numerous hours
10 or more for a client to presently determine all of the lock box charges. In the present invention, service charges can be grouped into a category, for example, Lock Box Charges. Then, the cross-reference table links all lock box charges: Correspondence, Courier, Delivery US Mail, Checks Deposited, etc... The report then displays at a glance the actual Lock Box charges that a client is paying for.

15 Lock Box Charges is just an example category. Any group can be analyzed, e.g., Depository Costs, Checks, Cash, Coin, etc... This information is invaluable to the client and has never before been available to the client. Any categories can be supplied, yielding hundreds of possibilities for analysis depending on the client's particular situation.

20 Unit Price Summary (Fig. 8)

This report shows every service charge assessed for the client encompassing all stores, all banks, and every line item. The report shows at a glance monthly totals, yearly totals (calculated) and also average and weighted average, which considers volume. This information was so difficult to obtain using conventional analysis processes that clients
25 never even considered attempting to acquire it.

Deposit Ticket Costs (Fig. 9, provided in parts 1 and 2)

This report examines the prudence of daily deposits by examining every cost associated with making a deposit. Since clients make frequent deposits of large sums of checks and cash, these charges can be substantial. See 9a for a sample of the total cost
30 incurred in one year for one client. Prior to the present invention, these charges could

never be investigated or verified, and therefore it was not possible to show inefficiencies in the client's business practices. This report also determines the daily deposit a client must make in order to "break even." It is actually possible for a client to lose money by making too many deposits, because the cost of depositing the money outweighs any earnings credit that may be earned. (9b)

Finally, the Potential Daily Loss columns show the exact amount lost (9d) if the deposit were equal to the column headings. (9c) It should be noted that these values depend upon the average return rate a client expects to make. (9e) This value is dynamic, and can be changed (inputted) each time the report is generated.

Cash Activity Costs (Fig. 10)

Banks charge their clients to count the cash being deposited. Clients are generally charged in one of two ways: by strap or per \$1000 counted. If a particular client receives a lot of cash, it behooves a client to be charged by strap since 1000 single dollar bills is charged the same as 10 one hundred dollar bills, even though it is more labor intensive to count 1000 bills than 10 bills. When charged by strap, 100 100 dollar bills are charged the same as 100 1 dollar bills. This decision varies depending on the cash composition of the business client is engaged. For example, a newsstand which receives numerous one dollar bills is generally better off paying by the 1000, because they will have numerous bills. On the other hand, a supermarket may be better off paying by strap, as they may receive greater denominations. In either case, the reports will highlight this information, permitting the client to choose wisely.

Another area often overlooked by clients is the Rolled coin charges (10a). Clients are often charged for the phone call to order the coin! This report allows deeper probing into this matter.

Another benefit of the Cash Activity Costs report is that it allows for verification that the proper amount of cash is being counted. Currently, clients must assume that the banks' report is correct.

To gain insight into just how much it costs to count cash, see the client's monthly charge (10b) and yearly projection. (10c)

Banking Activity (Fig. 11)

This is a summary report, which details vital information such as Deposit Tickets, BAI Detail, Night Bags and Rolled Coin charges. It is used as a support and guide to aid the client in understanding the detail diagnostic reports.

5 Analysis By Unit Price (Fig. 12)

This report takes the Unit Price Summary and drills down every charge to list each bank where the charge was derived. It is a lengthy report and is used to isolate problem areas when the summary indicates a potential problem area. It serves as a complete audit trail tracking the lowest level of detail from each of the client's banks.

10 Illumination Reports (Action Items) – (Figs. 12-14)

This section provides a 'blueprint' to the client for the steps which should be taken.

This section also contains every line item of every analysis from every bank for the client, and the revision date being considered. (see Fig. 12) This serves as supporting information when the client is making the decisions necessary to eliminate or reduce transactions, as well as negotiate with the bank for a reduction in charges which are deemed unfair.

This section contains the following items:

Working Sheet Report (Fig. 13) – contains a trace number which references where the original data came from. Provides client with actual volume and cost amounts, in addition to the recommendations based on the comparison with similar clients at similar banks. It also highlights the potential savings a client can garner from implementing these recommendations. Annual projections are extrapolated.

Projected Savings Report (Fig. 14) shows the clients' potential savings for each of their banks if the recommendations in Fig. 13 are implemented.

How the Bank Analyzer Works

Examples of source code for implementing the Bank analyzer are provided in this section.

There are 4 sections to the Bank Analyzer, as follows:

SECTION I - Static Compilation

SECTION II - Dynamic Compilation - Input of Monthly Bank Analysis Data

SECTION III - Report Generation - Black Box effect

5 SECTION IV - Illumination - Meeting with Client

This portion of the disclosure provides a detailed description of how the present invention works, and how it generates the reports to edify the clients.

SECTION I – Static Compilation

Static Compilation refers to the acquiring of data and inputting of data which will
10 form the basis of the eventual evaluation prepared for the client. This section has two functions. The first function is to build a master cross-reference table, shown schematically in Fig. 15. The second function is history compilation.

Function #1 - Building A Master Cross-Reference Table

This function begins with the massive input of every possible service charge from
15 every bank a client is associated. Each service charge is assigned a unique code and a layman's (layperson's) term. Fig. 16 shows an entry screen of a form used to collect and store service charges. Every possible charge incurred by the clients is entered here, and is assigned a standardized service description.

Fig. 17 shows a layout and structure of the cross-reference table. This table
20 houses every bank service charge encountered from the statements. The ServiceCodes are a unique way of identifying all charges for all clients. This table can add new entries as banks create new service charges, but the information is generally static and therefore this table is generated during the Static Compilation section of the Bank Analyzer software.

Once the service codes are established, it is necessary to maintain a database of
25 bank information and a link between the bank's service charges and the internal codes of the Bank Analyzer. This ensures that clients will see the same terminology when analyzing all of their banks, and will also provide the method of translating back to the bank's language when dealing with a specific bank. These functions are accomplished mainly by the use of two tables, Banks (Fig. 18) and BankServ (Fig. 19). Figs. 17 and 18
30 combine to make the cross-reference table. The Banks table houses in a computer

database each bank that a client is associated. The BankServ table houses in a computer database each service charge assessed by a bank, and the corresponding code assigned to this service charge by the Bank Analyzer software. The BankDescription field maintains the terminology used by the bank for future reference when dealing with the bank. This foundation data is collected in a computerized form and can be searched and retrieved via screen displays as shown in Fig. 20A and Fig. 20B.

Fig. 20A and Fig. 20B illustrate the use of an electronic translator that converting service charge items of a plurality of individual banks, expressed in terminology of the respective individual banks, to a service description expressed in a standardized terminology. The translation goes in the reverse direction when the results are used in discussions with the clients' banks. At least some of the service charge items of different banks have the same standardized service description. For example, the service charge for "Deposit Tickets" (standardized service code 00425) is referred to as "Deposited Processed" by Eastern Savings Co. (see Fig. 20A), and is referred to as "Credit Posted" by Commercial Bank (see Fig. 20B). In another example, "BAI Detail" (Bank Administration Institute Detail) (standardized service code 00973) is referred to as "Dep Recon Proc" by Eastern Savings Co. (see Fig. 20A), and is referred to as "Recon" by Commercial Bank (see Fig. 20B).

Fig. 21 shows a Clients table that stores client data for the Bank Analyzer software.

Sample Visual Basic for Applications (VBA) code for controlling interface of Banks table:

```
Code
1  VERSION 1.0 CLASS
2  BEGIN
3    MultiUse = -1 'True
4  END
5  Attribute VB_Name = "Form_Banks"
6  Attribute VB_GlobalNameSpace = False
7  Attribute VB_Creatable = True
8  Attribute VB_PredeclaredId = True
9  Attribute VB_Exposed = False
10 Option Compare Database
11 Option Explicit
12
13 Private Sub Command16_Click()
14 DoCmd.OpenReport "Banks By Code", acViewPreview
15 End Sub
16
17 Private Sub Command17_Click()
```

```

18 DoCmd.OpenReport "Banks By Name", acViewPreview
19 End Sub
20
21 Private Sub Command52_Click()
5  22 DoCmd.OpenReport "Banks Quick Print", acPreview, "[BankCode] = '" & Me!BankCode &
23 End Sub
24
25 Private Sub Form_Activate()
10 26 DoCmd.Restore
27 End Sub
28
29 Private Sub Form_Current()
30 If Me.NewRecord Then
15 31 BankCode.SetFocus
32 End If
33 End Sub
34
35 Private Sub Form_Load()
20 36 If Not IsNull(Me.OpenArgs) Then
37 Me!BankCode = Me.OpenArgs
38 End If
39 End Sub

```

Sample VBA code for controlling Service Codes interface:

```

25 Code
1 VERSION 1.0 CLASS
2 BEGIN
3 MultiUse = -1 'True
4 END
30 5 Attribute VB_Name = "Form_ServiceCodes"
6 Attribute VB_GlobalNameSpace = False
7 Attribute VB_Creatable = True
8 Attribute VB_PredeclaredId = True
9 Attribute VB_Exposed = False
10 Option Compare Database
35 11 Option Explicit
12
13 Private Sub Command16_Click()
14 DoCmd.OpenReport "ServiceCodes By Code", acViewPreview
15 End Sub
40 16
17 Private Sub Command17_Click()
18 DoCmd.OpenReport "ServiceCodes By Description", acViewPreview
19 End Sub
20
45 21 Private Sub Form_Current()
22 If Me.NewRecord Then
23 ServiceCode.SetFocus
24 End If
25 End Sub
50 26
27 Private Sub Form_Load()
28 If Not IsNull(Me.OpenArgs) Then
29 Me!ServiceCode = Me.OpenArgs
30 End If
55 31 End Sub

```

Function #2 - History Compilation

History compilation entails the process of taking bank statements from previous months and entering them into a computer database in the Bank Analyzer. Data collected

by this process is used for making accurate and informative comparisons between clients, and is helpful in determining appropriate and fair service charges. A flowchart of the process is shown in Fig. 22, and field layouts for a Bank Service Charge History table is shown in Fig. 23.

5 SECTION II - Dynamic Compilation - Input of Monthly Bank Statement Data

The Bank Statement issued by the bank to the client encompasses all stores for that client. The Bank Analyzer program provides a data collection form where this information is housed. This information is the raw material used to generate the final product. The two main tables used in this section are the AnalysisHdr and AnalysisDtl
10 files. See Fig. 24 and Fig. 25 for the field layouts of these tables.

Sample VBA Code for controlling interface for AnalysisHdr:

```

Code
1  VERSION 1.0 CLASS
2  BEGIN
15 3   MultiUse = -1 'True
4  END
5  Attribute VB_Name = "Form_AnalysisHdr"
6  Attribute VB_GlobalNameSpace = False
7  Attribute VB_Creatable = True
20 8  Attribute VB_PredeclaredId = True
9  Attribute VB_Exposed = False
10 Option Compare Database
11 Option Explicit
12
25 13 Private Sub BankCode_BeforeUpdate(Cancel As Integer)
14 If Not Me.NewRecord Then
15   If MsgBox("You are about to change the bank code." & vbCr & "This will change all
service codes to be under the new bank." & vbCr & "Is this what you want to do?",
vbOKCancel, "Key Field Change") = vbCancel Then
30 16     DoCmd.CancelEvent
17     Me!BankCode.Undo
18   End If
19 End If
20
35 21 End Sub
22
23 Private Sub BankCode_GotFocus()
24 BankCode.DropDown
25 End Sub
40 26
27 Private Sub BankCode_NotInList(NewData As String, Response As Integer)
28 Dim Result
29 Dim msg As String
30
45 31 If NewData = "" Then Exit Sub ' cleared combo box
32
33 msg = "" & NewData & " is not in the Banks file." & vbCr & vbCr & "Do you want to add it?"
34 ' Yes
35 If MsgBox(msg, vbQuestion + vbYesNo) = vbYes Then
50 36   DoCmd.OpenForm "Banks", , , , acFormAdd, acDialog, NewData
37 End If

```

```

38
39 ' look for new record added
40 Result = DLookup("[BankCode]", "Banks", "[BankCode]= '" & NewData & "'")
41 If IsNull(Result) Then
5   42 'suppress error message
43     Response = acDataErrContinue
44     MsgBox "Please enter a new customer number."
45 Else
46     ' they added it
10  47     Response = acDataErrAdded
48 End If

49 End Sub
50
15  51 Private Sub Command45_Click()
52 DoCmd.OpenForm "BankService Select", acNormal
53
54 End Sub
55
20  56 Private Sub Command46_Click()
57 DoCmd.OpenForm "AnalysisRpt Select"
58 End Sub
59
25  60 Private Sub Command47_Click()
61 Dim crt As String
62 crt = "[AnalysisNo] = " & Me!AnalysisNo
63 DoCmd.OpenForm "WorkingSheetHdr", acNormal, , crt, acFormEdit, , True
64 End Sub
65
30  66 Private Sub Command49_Click()
67 DoCmd.OpenReport "Analysis Rpt", acPreview, , "[AnalysisNo] = " & Me!AnalysisNo
68 End Sub
69
35  70 Private Sub Command50_Click()
71 ' Print the Bank Balance Data Rpt
72 Dim crt As String
73 crt = "[CustomerNo] = '" & Me!CustomerNo & "'"
74 crt = crt & " AND [RevDate] = #" & Me!RevDate & "#"
75 DoCmd.OpenReport "Bank Balance Data", acViewPreview, , crt
76 End Sub
40  77
78 Private Sub Command52_Click()
79
80 Const twipsPerInch = 1440
81 DoCmd.OpenReport "Analysis Rpt", acPreview, , "[AnalysisNo] = " & Me!AnalysisNo
45  82 DoCmd.MoveSize 0, 0, 8 * twipsPerInch, 6 * twipsPerInch
83 End Sub
84
50  85 Private Sub Command53_Click()
86 If Command53.Caption = "Sequence #" Then
87     Command53.Caption = "Code"
88     Me!AnalysisDtl.Form.OrderBy = "ServiceCode"
89 Else
90     Command53.Caption = "Sequence #"
91     Me!AnalysisDtl.Form.OrderBy = "SeqNo"
55  92 End If
93
94 End Sub
95
60  96 Private Sub Command59_Click()
97 Dim crt As String
98 crt = "[CustomerNo] = '" & Me!CustomerNo & "'"
99 crt = crt & " AND [RevDate] = #" & Me!RevDate & "#"
100 DoCmd.OpenReport "Bank Balance Data By Float", acViewPreview, , crt
65  101 End Sub
102

```

```

103 Private Sub Command60_Click()
104 Dim crt As String
105 crt = "[CustomerNo] = '" & Me!CustomerNo & "'"
106 crt = crt & " AND [RevDate] = #" & Me!RevDate & "#"
5 107 DoCmd.OpenReport "Bank Balance Data By EC Rate", acViewPreview, , crt
108
109 End Sub
110
111 Private Sub Command61_Click()
10 112 DoCmd.OpenForm "EC Analysis Select"
113 End Sub
114
115 Private Sub CustomerNo_BeforeUpdate(Cancel As Integer)
116 If Not Me.NewRecord Then
15 117 If MsgBox("You are about to change Customer number." & vbCr & "This will result in
these service codes to be under the new customer." & vbCr & "Is this what you want to
do?", vbOKCancel, "Key Field Change") = vbCancel Then
118 DoCmd.CancelEvent
119 Me!CustomerNo.Undo
20 120 End If
121 End If
122
123 End Sub
124
25 125 Private Sub CustomerNo_GotFocus()
126 CustomerNo.DropDown
127 End Sub
128
129 Private Sub CustomerNo_NotInList(NewData As String, Response As Integer)
30 130 Dim Result
131 Dim msg As String
132
133 If NewData = "" Then Exit Sub ' cleared combo box
134
35 135 msg = "" & NewData & " is not in the Customer file." & vbCr & vbCr & "Do you want to add
136 ' Yes
137 If MsgBox(msg, vbQuestion + vbYesNo) = vbYes Then
138 DoCmd.OpenForm "Customer", , , , acFormAdd, acDialog, NewData
139 End If
40 140
141 ' look for new record added
142 Result = DLookup("[CustomerNo]", "Customer", "[CustomerNo]= '" & NewData & "'")
143 If IsNull(Result) Then
45 144 'suppress error message
145 Response = acDataErrContinue
146 MsgBox "Please enter a new customer number."
147 Else
148 ' they added it
149 Response = acDataErrAdded
50 150 End If
151
152
153 End Sub
154
55 155 Private Sub Form_Activate()
156 If CurrentUser() = "Admin" Or CurrentUser = "CarmJr" Then
157 DoCmd.ShowToolbar "Menu Bar", acToolbarYes
158 Else
159 DoCmd.ShowToolbar "Menu Bar", acToolbarNo
60 160 End If
161 MaximizeRestoredForm Forms!analysisHdr
162 End Sub
163
164 Private Sub Form_Close()
65 165 DoCmd.OpenForm "Analysis Selector"
166 End Sub

```

```

167
168 Private Sub Form_Current()
169 If Me.NewRecord Then
5 170 CustomerNo.SetFocus
171 End If
172 End Sub
173
174 Private Sub NegCollectedRate_Exit(Cancel As Integer)
10 175 If Me.NewRecord Then
176 AnalysisDtl.SetFocus
177 End If
178 End Sub

```

SECTION III – Report Generation

This section describes the black box effect of the invention and discloses the methods and algorithms used to create the desired results. It also lists sample source code of key aspects of the program.

Once the data in the previous two sections has been amassed, it is now ready to be processed. This section illustrates the core functionality of the present invention. A majority of the information revealed by the reports was previously unknown to the clients.

The following lists Key fields which are utilized throughout the Bank Analyzer software:

AvgDlyPos	- the average daily positive balance
FedPct	- the current percentage mandated for the Reserve requirement
AdjBal	- adjusted balance
AvgBal	- average balance
AvgFloat	- average float
ECRate	- earnings credit rate
ReserveReq	- reserve requirement amount
AvailableBalance	- available balance
AvgFloatPerStore	- average float per store
AnalysisNo	- unique indexed number
NegCollectedRate	- negative collected rate, compared with the ECRate

Report: Bank Balance Data (Fig. 2)

Objective: Determine actual Total service charges paid by clients

The TotalServiceCharges field is derived from the CalcServTotal function, which is fed the information from the analyses entered during the dynamic compilation phase. The source code follows, which describes how to derive the actual service charges paid - by bank and with totals (2a), for the client being examined.

```

40 Public Function CalcServTotal(R As Report)
   ` Determining actual service charges

```

` This function is called for every line displayed and/or printed in the Bank Balance Data report – Fig. 2 in the disclosure

```
Dim tmpAmount As Double
Dim msg, crt As String
On Error Resume Next
```

5

```
` select the bank we're examining
crt = "[CustomerNo] = " & Forms!analysisHdr.CustomerNo & ""
crt = crt & " AND [BankCode] = " & R.BankCode & ""
crt = crt & " AND [RevDate] = #" & Forms!analysisHdr.RevDate & "#"
```

10

```
` obtain fields from the AnalysisDtl table described in Dynamic Compilation section
tmpAmount = DSum("[Activity]*[UnitPrice]", "AnalysisDtlQ", crt)
```

```
` return the answers in variables
ServicesTotal = ServicesTotal + tmpAmount
CalcServTotal = tmpAmount
```

15

```
On Error GoTo 0
End Function
```

Report: Earnings Credit Analysis (Fig. 3)

- Objectives:
1. Basis points shaved
 2. Projected Fed Fund amount
 3. Projected T-Bill amount
 4. Projected Income Difference

20

The report generation process begins with a data entry screen, as shown in Fig. 26. The T-Bill, Fed Funds, Interest Rate and Prime are entered prior to generating the report. These are the default values that the program uses in determining the objectives. These values can be customized by the client to allow for more accurate reporting. Results are revealed in a simple color-coded scheme allowing clients to see “at a glance” exposure to points of concern. (3e)

25

Exemplary source code follows:

To display the Basis points shaved using color codes: (3e)

30

```
Public Function ColorCodeBanks
Dim tmpAmt, tmpAmount As Double
PointsShaved.Visible = True
` turn Overdraft balances to Red
Select Case AvgBal
Case Is >= 0
    AvgBal.ForeColor = vbBlack
Case Else
    AvgBal.ForeColor = vbRed
End Select
```

35


```

' color code how many points are shaved
' constants representing colors are stored in an 'include' file
Select Case PointsShaved
Case Is >= 200
5   ' RED --> Worst offenders
    BankCode.ForeColor = vbRed
    BankName.ForeColor = vbRed
    PointsShaved.ForeColor = vbRed
Case 100 To 199
10   BankCode.ForeColor = vbCyan
    BankName.ForeColor = vbCyan
    PointsShaved.ForeColor = vbCyan
Case 26 To 99
15   BankCode.ForeColor = vbMagenta
    BankName.ForeColor = vbMagenta
    PointsShaved.ForeColor = vbMagenta
Case 1 To 25
20   BankCode.ForeColor = vbDarkGreen
    BankName.ForeColor = vbDarkGreen
    PointsShaved.ForeColor = vbDarkGreen
Case Is <= 0
25   PointsShaved.Visible = False
    BankCode.ForeColor = vbBlue
    BankName.ForeColor = vbBlue
    PointsShaved.ForeColor = vbBlue
End Select
End Function

```

Objective algorithms:

The Fed Funds Income difference is determined by taking the inputted current Fed Funds percentage and multiplying it by the Available Balance, then subtracting the annualized Earnings Credit amount.

The T-Bill difference is determined by taking the inputted current Treasury Bill rate and multiplying by the Available Balance, then subtracting the annualized Earnings Credit Amount.

The Interest Yield difference is determined by taking the inputted current Interest rate and multiplying by the Available Balance, then subtracting the annualized Earnings Credit Amount.

Key Source Code functions and examples: (3c)

```

FedFundsIncomeDifference=[Forms]![EC Analysis Select]![FedFunds]*[AvailableBal]-([EarningsCredit]*12)
TBillDifference=[Forms]![EC Analysis Select]![Tbill]*[AvailableBal]-([EarningsCredit]*12)
IncomeDifference=[Forms]![EC Analysis Select]![InterestRate]*[AvailableBal]-([EarningsCredit]*12)

```

Source Code display:

```

SELECT IIf([AvgDlyPos]=0,([FedPct]/100)*[AdjBal],([FedPct]/100)*[AvgDlyPos]) AS ReserveReq,
AnalysisHdr.CustomerNo, AnalysisHdr.BankCode, AnalysisHdr.RevDate, AnalysisHdr.AvgBal,
45 AnalysisHdr.AvgFloat, AnalysisHdr.FedPct, AnalysisHdr.ECRate, [AvgDlyNeg]+[AdjBal] AS AvgDlyPos,

```

AnalysisHdr.AvgDlyNeg, Banks.BankName, Customer.CustomerName, [AvgBal]-[AvgFloat] AS AdjBal,
 Banks.City, Banks.State, [AvgDlyPos]-[ReserveReq] AS AvailableBalance, [AvailableBalance]*[ECRate]/1200
 AS EarningsCredit, AnalysisHdr.NumberOfStores, [AvgFloat]/[NumberOfStores] AS AvgFloatPerStore,
 AnalysisHdr.AnalysisNo, IIf([AvgDlyPos]=0,[AdjBal]-[FedRes],[AvgDlyPos]-[FedRes]) AS AvailableBal,
 IIf([AvgDlyPos]=0,([FedPct]/100)*[AdjBal],[FedPct]/100)*[AvgDlyPos]) AS FedRes,
 AnalysisHdr.NegCollectedRate
 FROM Customer INNER JOIN (Banks INNER JOIN AnalysisHdr ON Banks.BankCode =
 AnalysisHdr.BankCode) ON Customer.CustomerNo = AnalysisHdr.CustomerNo;

Public Function CalcTBillTotal(R As Report)

```
Dim tmpAmount As Double
If R!TBillIncomeDifference > 0 Then
    tmpAmount = R!TBillIncomeDifference
    TBillDifference = TBillDifference + tmpAmount
End If
If R!FedFundsIncomeDifference > 0 Then
    FedFundsDifference = R!FedFundsIncomeDifference + FedFundsDifference
End If
If R!InterestYieldIncomeDifference > 0 Then
    InterestYieldDifference = R!InterestYieldIncomeDifference + InterestYieldDifference
End If

CalcTBillTotal = tmpAmount
End Function
```

To derive sums and annualized results, the totals are added for each line
 (corresponding to one client Bank), and then multiplied by 12 for annualization. The
 report's objectives are supported by displaying the Average Investable income and the
 Annualized Projected income. (3d)

Report: Earnings Credit And Negative Collected Rates (Fig. 4)

Objective: Match the Earnings Credit on positive balances to the rate imposed on
 Negative Collected funds.

The report generation process begins with a data entry screen, as shown in
 Fig. 27.

Objective algorithm:

Display the Negative collected rate on the same report with the Earnings Credit
 rate.

Exemplary Source code:

Selects and displays the data shown on Fig. 4.

```
SELECT IIf([AvgDlyPos]=0,([FedPct]/100)*[AdjBal],[FedPct]/100)*[AvgDlyPos]) AS ReserveReq,  

  AnalysisHdr.CustomerNo, AnalysisHdr.BankCode, AnalysisHdr.RevDate, AnalysisHdr.AvgBal,  

  AnalysisHdr.AvgFloat, AnalysisHdr.FedPct, AnalysisHdr.ECRate, [AvgDlyNeg]+[AdjBal] AS AvgDlyPos,  

  AnalysisHdr.AvgDlyNeg, Banks.BankName, Customer.CustomerName, [AvgBal]-[AvgFloat] AS AdjBal,
```

Banks.City, Banks.State, [AvgDlyPos]-[ReserveReq] AS AvailableBalance, [AvailableBalance]*[ECRate]/1200
AS EarningsCredit, AnalysisHdr.NumberOfStores, [AvgFloat]/[NumberOfStores] AS AvgFloatPerStore,
AnalysisHdr.AnalysisNo, IIf([AvgDlyPos]=0,[AdjBal]-[FedRes],[AvgDlyPos]-[FedRes]) AS AvailableBal,
IIf([AvgDlyPos]=0,([FedPct]/100)*[AdjBal],[FedPct]/100)*[AvgDlyPos]) AS FedRes,
AnalysisHdr.NegCollectedRate
FROM Customer INNER JOIN (Banks INNER JOIN AnalysisHdr ON Banks.BankCode =
AnalysisHdr.BankCode) ON Customer.CustomerNo = AnalysisHdr.CustomerNo;

Report: Checks Deposits and Float Data (Fig. 5)

- Objectives: 1. Determine actual availability date of client's monies (5a)
2. Show abnormal Out Of District activity (5b)
3. Verify immediate availability of On Us activity (5c)

Exemplary Source Code for report output:

The INNER JOIN ensures proper bank and client information extracted.

```
SELECT IIf([AvgDlyPos]=0,([FedPct]/100)*[AdjBal],[FedPct]/100)*[AvgDlyPos]) AS ReserveReq,
AnalysisHdr.CustomerNo, AnalysisHdr.BankCode, AnalysisHdr.RevDate, AnalysisHdr.AvgBal,
AnalysisHdr.AvgFloat, AnalysisHdr.FedPct, AnalysisHdr.ECRate, [AvgDlyNeg]+[AdjBal] AS AvgDlyPos,
AnalysisHdr.AvgDlyNeg, Banks.BankName, Customer.CustomerName, [AvgBal]-[AvgFloat] AS AdjBal,
Banks.City, Banks.State, [AvgDlyPos]-[ReserveReq] AS AvailableBalance, [AvailableBalance]*[ECRate]/1200
AS EarningsCredit, AnalysisHdr.NumberOfStores, [AvgFloat]/[NumberOfStores] AS AvgFloatPerStore,
AnalysisHdr.AnalysisNo, IIf([AvgDlyPos]=0,[AdjBal]-[FedRes],[AvgDlyPos]-[FedRes]) AS AvailableBal,
IIf([AvgDlyPos]=0,([FedPct]/100)*[AdjBal],[FedPct]/100)*[AvgDlyPos]) AS FedRes,
AnalysisHdr.NegCollectedRate, Customer.PDL1, Customer.PDL2, Customer.PDL3, Customer.PDL4,
AnalysisHdr.ChecksOutDist, AnalysisHdr.ChecksInDist, AnalysisHdr.MixedDeposits,
AnalysisHdr.DepositTickets, AnalysisHdr.ChecksOnUs,
IIf([TotalChecksFloated]>0,[AvgFloat]/[TotalChecksFloated]*30,0) AS AvgCheckSize,
[ChecksOutDist]+[ChecksInDist]+[MixedDeposits] AS TotalChecksFloated, AnalysisHdr.DepCost,
AnalysisHdr.BAICost, AnalysisHdr.DepReconCost, AnalysisHdr.NightBagsCost
FROM Customer INNER JOIN (Banks INNER JOIN AnalysisHdr ON Banks.BankCode =
AnalysisHdr.BankCode) ON Customer.CustomerNo = AnalysisHdr.CustomerNo
ORDER BY AnalysisHdr.AvgFloat DESC;
```

Sample VBA Code: Checks Deposits and Float Data

```
Code
1 VERSION 1.0 CLASS
2 BEGIN
35 3 MultiUse = -1 'True
4 END
5 Attribute VB_Name = "Report_Checks Deposits and Float Data"
6 Attribute VB_GlobalNameSpace = False
7 Attribute VB_Creatable = True
40 8 Attribute VB_PredeclaredId = True
9 Attribute VB_Exposed = False
10 Option Compare Database
11 Option Explicit
12
45 13 Private Sub GroupFooter1_Print(Cancel As Integer, PrintCount As Integer)
14 '
15 '
16 End Sub
17
```



```

2 BEGIN
3   MultiUse = -1 'True
4 END
5   Attribute VB_Name = "Report_Breakdown By Service Charge Groups"
6   Attribute VB_GlobalNameSpace = False
7   Attribute VB_Creatable = True
8   Attribute VB_PredeclaredId = True
9   Attribute VB_Exposed = False
10  Option Compare Database
11  Option Explicit
12
13  Private Sub Detail_Print(Cancel As Integer, PrintCount As Integer)
14    Dim crt As String
15    crt = "[CustomerNo] = " & Forms!analysisHdr.CustomerNo & """"
16    crt = crt & " AND [BankCode] = " & Report.BankCode & """"
17    crt = crt & " AND [RevDate] = #" & Forms!analysisHdr.RevDate & "##"
18
19    AnnualServiceCharges = DSum("[ExtCharge]", "AnalysisDtlQ", crt) * 12
20    ' Calculate the totals
21    DepositCost = CalcCostTotal(crt, 2) * 12
22    CheckDepCost = CalcCostTotal(crt, 1) * 12
23    BalInfoCost = CalcCostTotal(crt, 3) * 12
24    TotalCost = DepositCost + CheckDepCost + BalInfoCost
25    ' derive %'s
26    DepositCostPer = DepositCost / AnnualServiceCharges
27    CheckDepCostPer = CheckDepCost / AnnualServiceCharges
28    BalInfoCostPer = BalInfoCost / AnnualServiceCharges
29    TotalCostPer = TotalCost / AnnualServiceCharges
30
31  End Sub
32
33  Private Sub ReportFooter_Print(Cancel As Integer, PrintCount As Integer)
34    Dim crt As String
35    crt = "[CustomerNo] = " & Forms!analysisHdr.CustomerNo & """"
36    crt = crt & " AND [RevDate] = #" & Forms!analysisHdr.RevDate & "##"
37
38    SAnnualServiceCharges = DSum("[ExtCharge]", "AnalysisDtlQ", crt) * 12
39    ' Calculate the totals
40    SDepositCost = CalcCostTotal(crt, 2) * 12
41    SCheckDepCost = CalcCostTotal(crt, 1) * 12
42    SBalInfoCost = CalcCostTotal(crt, 3) * 12
43    STotalCost = SDepositCost + SCheckDepCost + SBalInfoCost
44    ' derive %'s
45    SDepositCostPer = SDepositCost / SAnnualServiceCharges
46    sCheckDepCostPer = SCheckDepCost / SAnnualServiceCharges
47    SBalInfoCostPer = SBalInfoCost / SAnnualServiceCharges
48    STotalCostPer = STotalCost / SAnnualServiceCharges
49
50  End Sub

```

Report: Breakdown By User Supplied Groups (Fig. 7)

Objective: Categorize any user defined bank cost

To achieve this special objective, an additional Category table, shown in Fig. 28, is added to the database. This table works in conjunction with the Service Codes table shown in Fig. 17. A Category Select Form is also used in this process. A screen display of the form is shown in Fig. 29. The example in Fig. 29 shows categories, 60 (night bags), 62 (rolled coins) and 64 (return checks) as being selected.

Sample VBA Code: Breakdown By Service Charges Variable

```

Code
1  VERSION 1.0 CLASS
2  BEGIN
5  3  MultiUse = -1 'True
4  END
6  Attribute VB_Name = "Report_Breakdown By Service Charges Variable"
7  Attribute VB_GlobalNameSpace = False
10 8  Attribute VB_Creatable = True
9  Attribute VB_PredeclaredId = True
10 9  Attribute VB_Exposed = False
11 Option Compare Database
12 Option Explicit
13 Private Sub Detail_Print(Cancel As Integer, PrintCount As Integer)
14 Dim crt, CatCode1, CatCode2, CatCode3 As String
15 crt = "[CustomerNo] = " & Forms!analysisHdr.CustomerNo & ""
16 crt = crt & " AND [BankCode] = " & Report.BankCode & ""
17 crt = crt & " AND [RevDate] = #" & Forms!analysisHdr.RevDate & "#"
20 18
19 CatCode1 = Forms!CatSelect!CatCode1
20 CatCode2 = Forms!CatSelect!CatCode2
21 CatCode3 = Forms!CatSelect!CatCode3
22 AnnualServiceCharges = DSum("[ExtCharge]", "AnalysisDtIQ", crt) * 12
25 23 ' Calculate the totals
24 ' Var names are carried over from base report, they're actually Cat1, Cat2, Cat3
25 DepositCost = CalcCostTotal(crt, CatCode1) * 12
26 CheckDepCost = CalcCostTotal(crt, CatCode2) * 12
27 BalInfoCost = CalcCostTotal(crt, CatCode3) * 12
30 28 TotalCost = DepositCost + CheckDepCost + BalInfoCost
29 ' derive %'s
30 DepositCostPer = DepositCost / AnnualServiceCharges
31 CheckDepCostPer = CheckDepCost / AnnualServiceCharges
32 BalInfoCostPer = BalInfoCost / AnnualServiceCharges
35 33 TotalCostPER = TotalCost / AnnualServiceCharges
34
35 End Sub
36
37 Private Sub PageHeader_Print(Cancel As Integer, PrintCount As Integer)
40 38 Dim crt As String
39
40 crt = "[CategoryCode] = " & Forms!CatSelect!CatCode1
41 CatLabel1 = DLookup("[Description]", "Category", crt)
42
45 43 crt = "[CategoryCode] = " & Forms!CatSelect!CatCode2
44 CatLabel2 = DLookup("[Description]", "Category", crt)
45
46 crt = "[CategoryCode] = " & Forms!CatSelect!CatCode3
47 CatLabel3 = DLookup("[Description]", "Category", crt)
50 48
49 End Sub
50
51 Private Sub Report_Activate()
52 DoCmd.Maximize
55 53 End Sub
54
55 Private Sub ReportFooter_Print(Cancel As Integer, PrintCount As Integer)
56 Dim crt, CatCode1, CatCode2, CatCode3 As String
57 crt = "[CustomerNo] = " & Forms!analysisHdr.CustomerNo & ""
60 58 crt = crt & " AND [RevDate] = #" & Forms!analysisHdr.RevDate & "#"
59
60 CatCode1 = Forms!CatSelect!CatCode1
61 CatCode2 = Forms!CatSelect!CatCode2
62 CatCode3 = Forms!CatSelect!CatCode3
65 63 SAnnualServiceCharges = DSum("[ExtCharge]", "AnalysisDtIQ", crt) * 12

```

```

64 ' Calculate the totals
65 SDepositCost = CalcCostTotal(crt, CatCode2) * 12
66 SCheckDepCost = CalcCostTotal(crt, CatCode1) * 12
67 SBalInfoCost = CalcCostTotal(crt, CatCode3) * 12
5 68 STotalCost = SDepositCost + SCheckDepCost + SBalInfoCost
69 ' derive %'s
70 SDepositCostPer = SDepositCost / SAnnualServiceCharges
71 sCheckDepCostPer = SCheckDepCost / SAnnualServiceCharges
10 72 SBalInfoCostPer = SBalInfoCost / SAnnualServiceCharges
73 STotalCostPer = STotalCost / SAnnualServiceCharges
74 End Sub

```

This report uses the same query as Breakdown by Service Charge groups for Report selection. However, in this report, the users can supply their own categories.

Report: Unit Price Summary (Fig. 8)

15 Objective: Show every service charge assessed to a client

Sample code for the report output:

```

20 SELECT AnalysisHdr.CustomerNo, AnalysisHdr.BankCode, AnalysisHdr.RevDate, AnalysisDtl.ServiceCode,
    Banks.BankName, Banks.City, Banks.State, Customer.CustomerName, AnalysisDtl.Activity,
    AnalysisDtl.UnitPrice, ServiceCodes.ServiceDescription, [UnitPrice]*[Activity]/[Per] AS ExtAmt,
    ServiceCodes.Per, AnalysisDtl.ConCharge, AnalysisDtl.ConDate
    FROM ServiceCodes INNER JOIN (((AnalysisDtl INNER JOIN Banks ON AnalysisDtl.BankCode =
    Banks.BankCode) INNER JOIN Customer ON AnalysisDtl.CustomerNo = Customer.CustomerNo) INNER JOIN
    AnalysisHdr ON (AnalysisHdr.RevDate = AnalysisDtl.RevDate) AND (AnalysisHdr.BankCode =
    AnalysisDtl.BankCode) AND (AnalysisHdr.CustomerNo = AnalysisDtl.CustomerNo) AND
25 (Customer.CustomerNo = AnalysisHdr.CustomerNo) AND (Banks.BankCode = AnalysisHdr.BankCode)) ON
    ServiceCodes.ServiceCode = AnalysisDtl.ServiceCode
    WHERE (((AnalysisDtl.ServiceCode)<"95000"));

```

This report features a customizable form to further allow varying degrees of results. A sample screen display of the form is shown in Fig. 30. The following source code controls the flexible data entry form shown in Fig. 30. It allows for the user to selectively choose any combination of clients, banks, and/or service charges. It also allows for entry of date ranges and dollar figures, and provides a method of highlighting particular information once the report is generated.

```

35 Code
1 VERSION 1.0 CLASS
2 BEGIN
3 MultiUse = -1 'True
4 END
40 5 Attribute VB_Name = "Form_AnalysisRpt Select"
6 Attribute VB_GlobalNameSpace = False
7 Attribute VB_Creatable = True
8 Attribute VB_PredeclaredId = True
9 Attribute VB_Exposed = False
10 Option Compare Database
45 11 Option Explicit
12
13 Private Sub BankCheck_Click()

```

```

14 ' if the user wants every bank, don't let them select from the list box
15 Dim ctl As Control, itm As Variant
16 Set ctl = Me!BankList
17 If BankCheck Then
5   18 ' turn off anything they had selected
19   For Each itm In ctl.ItemsSelected
20       ctl.Selected(itm) = False
21   Next itm
10  22 ' turn the Bank list box and counter OFF
23   BankList.Enabled = False
24   BanksSelected.Visible = False
25   ' turn the OK button ON
26   Command16.Enabled = True
15  27 Else
28   ' turn the Bank List box and counter ON
29   BankList.Enabled = True
30   BanksSelected.Visible = True
31 End If
20  32
33 End Sub
34
35 Private Sub BankList_Click()
36
25  37 ' Controls the OK button, and makes sure we don't build too big of a query
38 ' This procedure is also triggered when the Customer & service boxes are clicked
39 Dim totSelected As Integer
40 totSelected = BankList.ItemsSelected.Count + CustomerList.ItemsSelected.Count +
    ServiceList.ItemsSelected.Count
30  41
42 Select Case totSelected
43     Case 0
44         If BankCheck Or ServiceCheck Or CustomerCheck Then
45             Command16.Enabled = True
46         Else
35  47             Command16.Enabled = False
48         End If
49
50     Case Is <= 30 ' Access limit is 40, I'm not taking any chances with memory
51         Command16.Enabled = True
40  52     Case Else
53         Command16.Enabled = False
54         MsgBox "The maximum number of custom selections is 30." & vbCr & "Please
de-select some items and try again.", vbOKOnly, "Too many items selected"
55 End Select
45  56
57 End Sub
58
59 Private Sub Command16_Click()
60 'October 99 Carmen DeLeo, Jr.
50  61 ' crtAll will be the concatenation of all the built criteria
62 Dim Q As QueryDef, db As Database
63 Dim highlightCustNo, crtBank, crtService, crtCustomer, crtAll As String
64 Dim ctlBank, ctlService, ctlCustomer As Control
65 Dim itm As Variant
55  66
67 ' get the bank(s) selected
68 ' *****
69 Set ctlBank = Me![BankList]
60  70 If Not BankCheck Then ' If they didn't select All banks, what did they select?
71     For Each itm In ctlBank.ItemsSelected
72         'Build the criteria string
73         If Len(crtBank) = 0 Then
74             crtBank = "[BankCode] = " & ctlBank.ItemData(itm) & ""
75         Else
65  76             crtBank = crtBank & " OR [BankCode] = " & ctlBank.ItemData(itm) & ""
77         End If

```



```

78     Next itm
79     If Len(crtBank) = 0 Then
80         MsgBox "No Banks selected."
81         Exit Sub
5      82     End If
83     Else
84         ' give us every bank
85         crtBank = "[BankCode] > '0'"
10     86     End If
87
88     ' get the Services
89     ' *****
90     Set ctlService = Me![ServiceList]
91     If Not ServiceCheck Then ' If they didn't select All services, what did they select?
15    92     For Each itm In ctlService.ItemsSelected
93         ' Build it
94         If Len(crtService) = 0 Then
95             crtService = "[ServiceCode] = '" & ctlService.ItemData(itm) & "'"
96         Else
20    97             crtService = crtService & " OR [ServiceCode] = '" & ctlService.ItemData(itm) & "'"
98         End If
99     Next itm
100    If Len(crtService) = 0 Then
101        MsgBox "No service codes selected."
25    102    Exit Sub
103    End If
104    Else
105        ' Give us every service code
106        crtService = "[ServiceCode] > '0'"
30    107    End If
108
109    ' get the customer accounts
110    ' *****
111    Set ctlCustomer = Me![CustomerList]
112    If Not CustomerCheck Then
113        For Each itm In ctlCustomer.ItemsSelected
114            If Len(crtCustomer) = 0 Then
115                crtCustomer = "[CustomerNo] = '" & ctlCustomer.ItemData(itm) & "'"
116            Else
40    117                crtCustomer = crtCustomer & " OR [CustomerNo] = '" & ctlCustomer.ItemData(itm)
& "'"
118            End If
119        Next itm
120        If Len(crtCustomer) = 0 Then
45    121            MsgBox "No customers selected."
122            Exit Sub
123        End If
124    Else
125        ' give us every customer
50    126        crtCustomer = "[CustomerNo] > '0'"
127    End If
128
129    ' Put it all together for banks, services, clients
55    130    crtAll = "(" & crtBank & ") AND (" & crtService & ") AND (" & crtCustomer & ")"
131    ' tack on date and dollar ranges
132    crtAll = crtAll & " AND [RevDate] >= #" & Me!StartDate & "# AND [RevDate] <= #" &
Me!EndDate & "#"
133    crtAll = crtAll & " AND [UnitPrice] >= " & Val(Me!StartDollar) & " AND [UnitPrice] <= " &
Val(Me!EndDollar)
60    134
135    ' Run the report with built criteria
136    If ShowSummaryInfo Then
137        DoCmd.OpenReport "Analysis By Unit Price Summary", acViewPreview, , crtAll
138    Else
65    139        DoCmd.OpenReport "Analysis By Unit Price", acViewPreview, , crtAll
140    End If

```

```

141 End Sub
142
143 Private Sub Command17_Click()
144     DoCmd.Close acForm, "AnalysisRpt Select"
5   145 End Sub
146
147 Private Sub CustomerCheck_Click()
148     ' if the user wants every Customer, don't let them select from the list box
149     Dim ctl As Control, itm As Variant
10  150 Set ctl = Me!CustomerList
151
152 If CustomerCheck Then
153     ' turn off anything they had selected
154     For Each itm In ctl.ItemsSelected
15
155         ctl.Selected(itm) = False
156     Next itm
157     ' turn the Customer List box and counter OFF
158     CustomerList.Enabled = False
159     CustomersSelected.Visible = False
20  160 ' turn the OK Button ON
161     Command16.Enabled = True
162 Else
163     ' turn the Customer List box and counter ON
164     CustomerList.Enabled = True
25  165     CustomersSelected.Visible = True
166 End If
167 End Sub
168
169 Private Sub CustomerList_Click()
30  170 BankList_Click
171 End Sub
172
173 Private Sub ServiceCheck_Click()
174     Dim ctl As Control, itm As Variant
35  175
176 ' if the user wants every Service, don't let them select from the list box
177 Set ctl = Me!ServiceList
178 If ServiceCheck Then
40  179     ' turn off anything they had selected
180     For Each itm In ctl.ItemsSelected
181         ctl.Selected(itm) = False
182     Next itm
183     ' turn off the whole List box and counter
184     ServiceList.Enabled = False
45  185     ServicesSelected.Visible = False
186
187     ' put the OK button back ON
188     Command16.Enabled = True
189 Else
50  190     ' turn the list box and counter back ON
191     ServiceList.Enabled = True
192     ServicesSelected.Visible = True
193 End If
194 End Sub
55  195
196 Private Sub ServiceList_Click()
197 BankList_Click
198 End Sub

```

Once the criteria are set, the report is generated.

60 The following sample code generates the actual report of Unit Price Summary (Fig. 8) and also controls the highlighting of particular information as specified by the user above.

Code

```
1  VERSION 1.0 CLASS
2  BEGIN
3    MultiUse = -1 'True
4  END
5  Attribute VB_Name = "Report_Analysis By Unit Price"
6  Attribute VB_GlobalNameSpace = False
7  Attribute VB_Creatable = True
8  Attribute VB_PredeclaredId = True
9  Attribute VB_Exposed = False
10 Option Compare Database
11 Option Explicit
12
13 Private Sub Detail_Print(Cancel As Integer, PrintCount As Integer)
14 If Not IsNull(Forms![AnalysisRpt Select]!highlightCustNo) Then
15   If CustomerNo = Nz(Forms![AnalysisRpt Select]!highlightCustNo) Then
16     CustomerNo.ForeColor = 255
17     CustomerName.ForeColor = 255
18     BankName.ForeColor = 255
19     BankCode.ForeColor = 255
20     City.ForeColor = 255
21     State.ForeColor = 255
22     Activity.ForeColor = 255
23     UnitPrice.ForeColor = 255
24     ExtAmt.ForeColor = 255
25     RevDate.ForeColor = 255
26   Else
27     CustomerNo.ForeColor = 0
28     CustomerName.ForeColor = 0
29     BankName.ForeColor = 0
30     BankCode.ForeColor = 0
31     City.ForeColor = 0
32     State.ForeColor = 0
33     Activity.ForeColor = 0
34     UnitPrice.ForeColor = 0
35     ExtAmt.ForeColor = 0
36     RevDate.ForeColor = 0
37   End If
38 End If
39 End Sub
40
41 Private Sub Report_Activate()
42 DoCmd.Maximize
43 If Forms![AnalysisRpt Select]!ShowNames Then
44   CustomerName.Visible = True
45 Else
46   CustomerName.Visible = False
47 End If
48
49 End Sub
50
51 Private Sub ReportHeader_Print(Cancel As Integer, PrintCount As Integer)
52 Dim hCust As String
53 hCust = Nz(Forms![AnalysisRpt Select]!highlightCustNo, "")
54 If Len(hCust) > 0 Then
55   HighlightedCustomer = Forms![AnalysisRpt Select]!highlightCustNo
56   HighlightedCustomerName = DLookup("[CustomerName]", "Customer", "[CustomerNo]
    = " & hCust & """)
57 Else
58   Label36.Visible = False
59 End If
60 End Sub
```

Report: Deposit Ticket Costs (Fig. 9)

Code

```

1  VERSION 1.0 CLASS
2  BEGIN
5   3   MultiUse = -1 'True
6   4   END
7   5   Attribute VB_Name = "Report_Deposit Ticket Costs"
8   6   Attribute VB_GlobalNameSpace = False
9   7   Attribute VB_Creatable = True
10  8   Attribute VB_PredeclaredId = True
11  9   Attribute VB_Exposed = False
12  10  Option Compare Database
13  11  Option Explicit
14  12
15  13  Private Sub GroupFooter1_Print(Cancel As Integer, PrintCount As Integer)
16  14  '
17  15  '
18  16  End Sub
19  17
20  18  Private Sub Detail_Print(Cancel As Integer, PrintCount As Integer)
21  19  ' setup our temp variables
22  20  Dim tD, tDepC, tBAI, tBAIO, tBAIC, tDR, tDRC, tDRO, tDepR, tDepRC, tNB, tNBC As Double
23  21  ' go get totals
24  22  Call CalcDepTicketData(Report, tBAI, tBAIO, tDR, tDRO, tDepR, tDepRC, tNB)
25  23  ' assign fields on report
26  24  'Deposit = tD
27  25  'DepCost = tDepC *** Commented fields are calculated in Activate proc
28  26  BAI = tBAI
29  27  'BAICost = tBAIC
30  28  BAIOther = tBAIO
31  29  DepRecon = tDR
32  30  'DepReconCost = tDRC
33  31  DepReconOther = tDRO
34  32  DepReorder = tDepR
35  33  DepReorderCost = tDepRC
36  34  NightBags = tNB
37  35  'NightBagsCost = tNBC
38  36  On Error Resume Next
39  37  If Loss1 > 0 Then Loss1.ForeColor = vbRed Else Loss1.ForeColor = vbBlack
40  38  If Loss2 > 0 Then Loss2.ForeColor = vbRed Else Loss2.ForeColor = vbBlack
41  39  If Loss3 > 0 Then Loss3.ForeColor = vbRed Else Loss3.ForeColor = vbBlack
42  40  If Loss4 > 0 Then Loss4.ForeColor = vbRed Else Loss4.ForeColor = vbBlack
43  41  On Error GoTo 0
44  42  End Sub
45  43
46  44  Private Sub Report_Activate()
47  45  Call WriteDepTicketData
48  46  End Sub
49  47
50  48  Private Sub Report_Deactivate()
51  49  Application.Echo True
52  50  End Sub
53  51
54  52  Private Sub ReportFooter_Print(Cancel As Integer, PrintCount As Integer)
55  53  Dim t1, t2, t3, t4, t5, t6, t7, t8, t9, t10, t11, t12 As Double
56  54  Call GetDepTicketTotals(Report, t1, t2, t3, t4, t5, t6, t7, t8, t9, t10, t11, t12)
57  55  SumDeposit = t1
58  56  SumDepCost = t2
59  57  SumBAI = t3
60  58  SumBAICost = t4
61  59  SumBAIOther = t5
62  60  SumDepRecon = t6
63  61  SumDepReconCost = t7

```

```

62 SumDepReconOther = t8
63 SumDepReorder = t9
64 SumDepReorderCost = t10
5 65 SumNightBags = t11
66 SumNightBagsCost = t12
67
68
69 End Sub
70
10 71 Private Sub ReportHeader_Print(Cancel As Integer, PrintCount As Integer)
72 InitVars
73 End Sub

```

Multiplying the SumDeposit field in line 55 above by 12 provides the projected Annual cost incurred for one year's worth of deposit costs. (9a)

15 The BreakEvenDeposit (9a) is determined by the following formula:

$$\frac{(((\text{DepCost} + [\text{BAICost}] + [\text{DepReconCost}] + [\text{NightBagsCost}]) / [\text{DepositTickets}]) * 365) / [\text{Forms}]![\text{DepCost Select}]![\text{ReturnRate}]}$$

where the ReturnRate is a value inputted by the user (9e) which represents a typical net profit percentage for the particular client.

20 The values referred to in (9c) are stored in the client's profile in the database.

Lines 37 through 40 of the code determine the appropriate color for values referenced in (9d).

Report: Cash Activity Costs (Fig. 10)

Sample VBA Code for CashActivity Costs

```

25 Private Sub Detail_Print(Cancel As Integer, PrintCount As Integer)
Dim crt As String
crt = "[CustomerNo] = " & Forms!analysisHdr.CustomerNo & ""
crt = crt & " AND [BankCode] = " & Report.BankCode & ""
crt = crt & " AND [RevDate] = #" & Forms!analysisHdr.RevDate & "#"

30 DepPerUnitCost = 0 ' reset it- so it doesn't dupe
' Cash Deposit Per 1000
CashDepPer1000 = CalcDepTotal(crt, 101)
CashCostPer1000 = CalcCostTotal(crt, 101)
If CashDepPer1000 <> 0 Then
35 ' avg unit cost has to multiply back by Per1000
DepPerUnitCost = (CashCostPer1000 / CashDepPer1000) * 1000 Fig. 10, item 10b
End If
' Cash Strapped
DepStrappedUnitCost = 0
40 CashDepStrapped = CalcDepTotal(crt, 102)
DepStrappedCost = CalcCostTotal(crt, 102)
If DepStrappedCost <> 0 Then
DepStrappedUnitCost = DepStrappedCost / CashDepStrapped
End If

```

```

' Cash Loose
DepLooseUnitCost = 0
CashDepLoose = CalcDepTotal(crt, 103)
DepLooseCost = CalcCostTotal(crt, 103)
5 If CashDepLoose <> 0 Then
    DepLooseUnitCost = DepLooseCost / CashDepLoose
End If
' Other Cash costs
OtherCashUnitCost = 0 ' so it doesn't dupe
10 OtherCash = CalcDepTotal(crt, 104)
OtherCashTotal = CalcCostTotal(crt, 104)
If OtherCash <> 0 Then
    OtherCashUnitCost = OtherCashTotal / OtherCash
End If
' Last few columns
15 'NightBagsCost = CalcCostTotal(crt, 60)
AvgCashPerStore = CashDepPer1000 / NumberOfStores
CashOrderCost = CalcCostTotal(crt, 61)
RolledCoinCost = CalcCostTotal(crt, 62) (Fig. 10, item 10b)
20 BoxCoinCost = CalcCostTotal(crt, 63)

End Sub

```

Multiplying the results from (10b) * 12 yields the results in (10c).

Report: Banking Activity (Fig. 11)

Objective: Summarize information

25 This report summarizes information presented in other reports. It provides one place to view Deposit Ticket costs, BAI Detail costs, Dep Recon costs, Night Bag costs, and Rolled Coin Costs.

```

Code
30 1 VERSION 1.0 CLASS
2 BEGIN
3 MultiUse = -1 'True
4 END
5 Attribute VB_Name = "Report_Banking Activity"
6 Attribute VB_GlobalNameSpace = False
35 7 Attribute VB_Creatable = True
8 Attribute VB_PredeclaredId = True
9 Attribute VB_Exposed = False
10 Option Compare Database
11 Option Explicit
40 12
13 Private Sub Detail_Print(Cancel As Integer, PrintCount As Integer)
14 Dim crt As String
15 crt = "[CustomerNo] = " & Forms!analysisHdr.CustomerNo & ""
45 16 crt = crt & " AND [BankCode] = " & Report.BankCode & ""
17 crt = crt & " AND [RevDate] = #" & Forms!analysisHdr.RevDate & "#"
18
19 DepositTickets = CalcDepTotal(crt, 20)
20 BAIDetail = CalcDepTotal(crt, 40)

```

```

21 DepRecon = CalcDepTotal(crt, 45)
22 DepErrors = CalcDepTotal(crt, 46)
23 ChecksDeposited = CalcDepTotal(crt, 1)
24 CashDeposited = CalcDepTotal(crt, 101)
25 NightBags = CalcDepTotal(crt, 60)
26 CashOrdered = CalcDepTotal(crt, 61)
27 RolledCoin = CalcDepTotal(crt, 62)
28 BoxCoin = CalcDepTotal(crt, 63)
29 ReturnChecks = CalcDepTotal(crt, 64)
30 ReturnChecksReDep = CalcDepTotal(crt, 65)
31 ReturnCheckBuyBack = CalcDepTotal(crt, 66)
32 NSFUNCOD = CalcDepTotal(crt, 67)
33
34
35 End Sub
36
37 Private Sub Report_Activate()
38 DoCmd.Maximize
39 End Sub
40
41 Private Sub ReportFooter_Print(Cancel As Integer, PrintCount As Integer)
42 ' Carmen J. DeLeo July 8, 1999
43 Dim crt As String
44 ' No bank criteria on Sums
45 crt = "[CustomerNo] = '" & Forms!analysisHdr.CustomerNo & "'"
46 crt = crt & " AND [RevDate] = #" & Forms!analysisHdr.RevDate & "#"
47 SDepositTickets = CalcDepTotal(crt, 20)
48 SBAIDetail = CalcDepTotal(crt, 40)
49 SDepRecon = CalcDepTotal(crt, 45)
50 SDepErrors = CalcDepTotal(crt, 46)
51 SChecksDeposited = CalcDepTotal(crt, 1)
52 SCashDeposited = CalcDepTotal(crt, 101)
53 SNightBags = CalcDepTotal(crt, 60)
54 SCashOrdered = CalcDepTotal(crt, 61)
55 SRolledCoin = CalcDepTotal(crt, 62)
56 SBoxCoin = CalcDepTotal(crt, 63)
57 SReturnChecks = CalcDepTotal(crt, 64)
58 SReturnChecksRedep = CalcDepTotal(crt, 65)
59 SReturnCheckBuyback = CalcDepTotal(crt, 66)
60 SNSFUNCOD = CalcDepTotal(crt, 67)
61
62 End Sub

```

CalcDepTotal function is used in many of the reports:

```

45 Public Function CalcDepTotal(crt As String, CatCode)
Dim tmpAmount, tmpCost As Double
Dim msg, crtAll As String

crtAll = crt & " AND [CategoryCode] = " & CatCode
tmpAmount = Nz(DSum("[Activity]", "AnalysisDtlSubTotalsQ", crtAll), 0)
CalcDepTotal = tmpAmount

50 End Function

```

This function is vital to determining the totals stored in the underlying Analysis Detail tables. As illustrated by the source code, this routine processes a category, then returns the total based on the Service and Category tables.

Report: Analysis By Unit Price (Fig. 12)

The source code is equivalent to the above report, except for the output.

Note: The Detail section of this report is not hidden, thereby showing the supporting data.

```
5 SELECT AnalysisHdr.CustomerNo, AnalysisHdr.BankCode, AnalysisHdr.RevDate, AnalysisDtl.ServiceCode,
   Banks.BankName, Banks.City, Banks.State, Customer.CustomerName, AnalysisDtl.Activity,
   AnalysisDtl.UnitPrice, ServiceCodes.ServiceDescription, [UnitPrice]*[Activity]/[Per] AS ExtAmt,
   ServiceCodes.Per, AnalysisDtl.ConCharge, AnalysisDtl.ConDate
10 FROM ServiceCodes INNER JOIN (((AnalysisDtl INNER JOIN Banks ON AnalysisDtl.BankCode =
   Banks.BankCode) INNER JOIN Customer ON AnalysisDtl.CustomerNo = Customer.CustomerNo) INNER JOIN
   AnalysisHdr ON (AnalysisHdr.RevDate = AnalysisDtl.RevDate) AND (AnalysisHdr.BankCode =
   AnalysisDtl.BankCode) AND (AnalysisHdr.CustomerNo = AnalysisDtl.CustomerNo) AND
   (Customer.CustomerNo = AnalysisHdr.CustomerNo) AND (Banks.BankCode = AnalysisHdr.BankCode)) ON
   ServiceCodes.ServiceCode = AnalysisDtl.ServiceCode
   WHERE (((AnalysisDtl.ServiceCode)<"95000"));
```

15 DETERMINING PARTICULAR CATEGORY COSTS

Fig. 31 and Fig. 32 show excerpts from charts that disclose the method for determining a particular category's cost, using Night Bags as an example. This functionality is used frequently throughout the software.

The following code will determine the total cost. It assumes that the statement
20 data has been keyed in, during the Dynamic Compilation phase.

```
Public Function CalcCostTotal(crt, CatCode)
' return the cost of a group of service charges
Dim tmpAmount, tmpCost As Double
Dim msg, crtAll As String
25 crtAll = crt & " AND [CategoryCode] = " & CatCode
   tmpAmount = Nz(DSum("[ExtCharge]", "AnalysisDtlSubTotalsQ", crtAll), 0)
   CalcCostTotal = tmpAmount
End Function
```

This algorithm applies directly to Breakdown By Service Charge, and by User Supplied
30 Groups.

SECTION IV – ILLUMINATION (Fig. 13 and Fig. 14)

Fig. 33 is a screen display of a Working Sheet Form that is used to summarize ServiceDescription items, and their actual costs and potential cost savings.

The Bank Analyzer described above allows a client to obtain information that
35 they have never been able to access. In doing so, it permits the client to eliminate
wasteful banking transactions, reduce the amount of transactions and obtain a reduction
in bank service charges and other charges and fees.

The Bank Analyzer is preferably used by a third party entity, who has a plurality of clients who provide the third party entity with their respective bank information for analysis. The third party entity may then build up a historical database of bank charges and credits from a plurality of different banks, and can then provide accurate comparisons of a specific client's bank analysis. However, the Bank Analyzer may also be sold or licensed by the third party entity to a client, along with a database of current bank data so that the client may perform their own analyses.

The present invention may be implemented with any combination of hardware and software. The present invention can be included in an article of manufacture (e.g., one or more computer program products) having, for instance, computer useable media. The media has embodied therein, for instance, computer readable program code means for providing and facilitating the mechanisms of the present invention. The article of manufacture can be included as part of a computer system or sold separately.

It will be appreciated by those skilled in the art that changes could be made to the embodiments described above without departing from the broad inventive concept thereof. It is understood, therefore, that this invention is not limited to the particular embodiments disclosed, but it is intended to cover modifications within the spirit and scope of the present invention.

What is claimed is:

CLAIMS

1. A computer-implemented method of preparing bank service charge reports for banking activity of a client, the method comprising:

(a) providing an electronic translator for converting service charge items of a plurality of individual banks, expressed in terminology of the respective individual banks, to a service description expressed in a standardized terminology, wherein at least some of the service charge items of different banks have the same standardized service description;

(b) inputting bank service charge items and bank account data into a computer, the bank service charge items and bank account data being for a specified period of time for one or more banks being used by a client, the bank service charge items and bank account data being obtained from one or more bank statements of a client and being expressed in the one or more statements in terminology used by the one or more banks; and

(c) in the computer, automatically creating one or more bank service charge reports for the client from the inputted bank service charge items by using the electronic translator, each bank service charge report providing a breakdown of bank service charges based upon the standardized service descriptions.

2. The method of claim 1 wherein a subset of the standardized service descriptions of bank service charges define a total amount of a predefined type of bank service charge costs, the method further comprising:

(d) calculating the total amount of a predefined type of bank service charge costs by adding together the bank service charges in the subset, and creating a total cost report for the predefined type of bank service charge costs from the calculated total.

3. The method of claim 2 wherein the subset defines total depository costs.

4. The method of claim 2 wherein the subset defines total check costs.

5. The method of claim 2 wherein the subset defines total account maintenance costs.

6. The method of claim 1 wherein the specified period of time is one month.

7. The method of claim 1 wherein the standardized service descriptions are understandable by a layperson.

8. The method of claim 1 wherein at least some of the bank terminology for service charges are unique to one of the individual banks.

9. The method of claim 1 further comprising:

(d) providing a historical database of average bank service charges for selected standardized service descriptions based upon bank service charges of a plurality of clients; and

(e) in the computer, comparing the individually broken down bank service charges created in step (c) to the average bank service charges, wherein the comparison may be used by the client to identify potentially excessive bank service charges.

10. The method of claim 1 further comprising:

(d) providing a database of bank service charges for each of the standardized service descriptions based upon bank service charges of all of the banks used by the client; and

(e) in the computer, comparing the individually broken down bank service charges created in step (c) for one of the client's banks to the bank service charges for other banks used by the client, wherein the comparison may be used by the client to identify potentially excessive bank service charges.

11. The method of claim 1 wherein one of the standardized service charge items is deposit ticket costs, and deposits have a predefined earnings credit rate, the method further comprising:

(d) in the computer, using the deposit ticket costs and the earnings credit rate to calculate a breakeven deposit amount wherein the earnings credit exceeds the cost of depositing money, and creating a report thereof.

12. A computer-implemented method of preparing earnings credit reports for banking activity of a client, the method comprising:

(a) providing an electronic translator for converting bank earnings credit items of

a plurality of individual banks, expressed in terminology of the respective individual banks, to an earnings credit service description expressed in a standardized terminology, wherein at least some of the bank earnings credit items of different banks have the same standardized service description;

(b) inputting bank earnings credit items and bank account data into a computer, the bank earnings credit items and bank account data being for a specified period of time for one or more banks being used by a client, the bank earnings credit items and bank account data being obtained from one or more bank statements and being expressed in the one or more statements in terminology used by the one or more banks; and

(c) in the computer, automatically creating one or more earnings credit reports for the client from the inputted bank earnings credit items by using the electronic translator, each earnings credit report providing earnings credit data for each bank being used by the client.

13. The method of claim 12 wherein the specified period of time is one month.

14. The method of claim 12 wherein the standardized service descriptions are understandable by a layperson.

15. The method of claim 12 wherein at least some of the bank terminology for earnings credit items are unique to one of the individual banks.

16. The method of claim 12 wherein the earnings credit data includes an earnings credit interest rate, the method further comprising:

(d) in the computer, comparing the earnings credit interest rate for each bank with a benchmark interest rate and creating an earnings credit analysis report that shows how the earnings credit interest rate for each bank being used by the client compares to the benchmark rate.

17. The method of claim 12 wherein the benchmark interest rate is either the Treasury bill rate or the federal funds rate.

18. The method of claim 12 wherein the earnings credit data includes earnings credit interest rate data and negative collected interest rate data for each bank being used by the client.

19. An article of manufacture for preparing bank service charge reports for banking activity of a client, the article of manufacture comprising a computer-readable medium holding computer-executable instructions for performing a method comprising:

(a) providing an electronic translator for converting service charge items of a plurality of individual banks, expressed in terminology of the respective individual banks, to a service description expressed in a standardized terminology, wherein at least some of the service charge items of different banks have the same standardized service description;

(b) inputting bank service charge items and bank account data into a computer, the bank service charge items and bank account data being for a specified period of time for one or more banks being used by a client, the bank service charge items and bank account data being obtained from one or more bank statements of a client and being expressed in the one or more statements in terminology used by the one or more banks; and

(c) in the computer, automatically creating one or more bank service charge reports for the client from the inputted bank service charge items by using the electronic translator, each bank service charge report providing a breakdown of bank service charges based upon the standardized service descriptions.

20. The article of manufacture of claim 19 wherein a subset of the standardized service descriptions of bank service charges define a total amount of a predefined type of bank service charge costs, the computer-executable instructions performing a method further comprising:

(d) calculating the total amount of a predefined type of bank service charge costs by adding together the bank service charges in the subset, and creating a total cost report for the predefined type of bank service charge costs from the calculated total.

21. The article of manufacture of claim 20 wherein the subset defines total depository costs.

22. The article of manufacture of claim 20 wherein the subset defines total check costs.

23. The article of manufacture of claim 20 wherein the subset defines total account maintenance costs.

24. The article of manufacture of claim 19 wherein the specified period of time is one month.

25. The article of manufacture of claim 19 wherein the standardized service descriptions are understandable by a layperson.

26. The article of manufacture of claim 19 wherein at least some of the bank terminology for service charges are unique to one of the individual banks.

27. The article of manufacture of claim 19 wherein the computer-executable instructions perform a method further comprising:

(d) providing a historical database of average bank service charges for selected standardized service descriptions based upon bank service charges of a plurality of clients; and

(e) in the computer, comparing the individually broken down bank service charges created in step (c) to the average bank service charges, wherein the comparison may be used by the client to identify potentially excessive bank service charges.

28. The article of manufacture of claim 19 wherein the computer-executable instructions perform a method further comprising:

(d) providing a database of bank service charges for each of the standardized service descriptions based upon bank service charges of all of the banks used by the client; and

(e) in the computer, comparing the individually broken down bank service charges created in step (c) for one of the client's banks to the bank service charges for other banks used by the client, wherein the comparison may be used by the client to identify potentially excessive bank service charges.

29. The article of manufacture of claim 19 wherein one of the standardized service charge items is deposit ticket costs, and deposits have a predefined earnings credit rate, the computer-executable instructions performing a method further comprising:

(d) in the computer, using the deposit ticket costs and the earnings credit rate to

calculate a breakeven deposit amount wherein the earnings credit exceeds the cost of depositing money, and creating a report thereof.

30. An article of manufacture for preparing earnings credit reports for banking activity of a client, the article of manufacture comprising a computer-readable medium holding computer-executable instructions for performing a method comprising:

(a) providing an electronic translator for converting bank earnings credit items of a plurality of individual banks, expressed in terminology of the respective individual banks, to an earnings credit service description expressed in a standardized terminology, wherein at least some of the bank earnings credit items of different banks have the same standardized service description;

(b) inputting bank earnings credit items and bank account data into a computer, the bank earnings credit items and bank account data being for a specified period of time for one or more banks being used by a client, the bank earnings credit items and bank account data being obtained from one or more bank statements and being expressed in the one or more statements in terminology used by the one or more banks; and

(c) in the computer, automatically creating one or more earnings credit reports for the client from the inputted bank earnings credit items by using the electronic translator, each earnings credit report providing earnings credit data for each bank being used by the client.

31. The article of manufacture of claim 30 wherein the specified period of time is one month.

32. The article of manufacture of claim 30 wherein the standardized service descriptions are understandable by a layperson.

33. The article of manufacture of claim 30 wherein at least some of the bank terminology for earnings credit items are unique to one of the individual banks.

34. The article of manufacture of claim 30 wherein the earnings credit data includes an earnings credit interest rate, the computer-executable instructions performing a method further comprising:

(d) in the computer, comparing the earnings credit interest rate for each bank with

ABSTRACT OF THE DISCLOSURE

A computer-implemented process prepares bank service charge reports for banking activity of a client. An electronic translator is provided for converting service charge items of a plurality of individual banks, expressed in terminology of the respective individual banks, to a service description expressed in a standardized terminology. Bank service charge items and bank account data are inputted into a computer. The bank service charge items and bank account data are for a specified period of time for one or more banks being used by a client. The bank service charge items and bank account data are obtained from one or more bank statements of a client and are expressed in the one or more statements in terminology used by the one or more banks. In the computer, one or more bank service charge reports are automatically created for the client from the inputted bank service charge items by using the electronic translator. Each bank service charge report provides a breakdown of bank service charges based upon the standardized service descriptions. A historical database is provided of average bank service charges for selected standardized service descriptions based upon bank service charges of a plurality of clients. The individually broken down bank service charges are compared to the average bank service charges to identify potentially excessive bank service charges. A similar process is performed for earnings credit items.

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FIG. 1 (part 1)

REPORT	CURRENT CLIENT AWARENESS	ILLUMINATED CLIENT AWARENESS
Bank Balance Data	Service charges paid with comp balances considered	Actual bottom-line service charges paid
Earnings Credit Analysis	Incorrect assumptions as to earnings attained through assets	Actual Yield %, Additional Income Realized from Getting T-Bill Rate, Banks Which Are Shaving Points off of T-Bill
	Most clients have no awareness to money made by Fed Funds investing	Shows money bank is making by investing it at Fed Funds Rate
	No simple method of becoming aware of how well their banks are doing, would require research of bank's annual report. Not aware of how much the difference is between bank earnings and what earnings credit posted is.	Shows how much money bank is making over and above the earnings credit posted
Earnings Credit Analysis (Negative Collected)	Incorrect assumptions or no knowledge of what the ratio is between EC and Neg. Collected	Shows exactly what this ratio is. Ultimate fairness would be 1:1
Checks, Deposits and Float Data	Has no simple way to know bank float tables can differ from actual days check was floated	Ensures when money is available to bank it becomes earning asset for client
	No simple method of verifying proper check distribution pertaining to In District/Out Of District	Verifies that In District/Out of District ratios are realistic.
	No simple method of verifying Checks On Us	Ensures that cash which should be immediately available is actually avail.
Breakdown By Service Charge Groups	No method of determining how the service charges are allocated	Sees breakdown by Deposit Costs, Check Costs and Account Maintenance
By User Selected Groups	Cannot analyze any portion of the service charges, especially between banks	Sees complete analysis of any service category desired

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Unit Price Summary	No method of consolidating or even knowing what each line item service charge is costing	Shows every line item, every bank and every store – includes monthly totals, yearly projections.
Analysis By Unit Price	No way of knowing which banks are more competitive than others	Makes negotiating with bank possible
Deposit Ticket Costs	No way of knowing the precise cost of making bank deposits	Tracks each bank and all costs related to deposit tickets
	Automatically makes deposits daily or twice daily. Follows old adage, get the money in the bank as quickly as possible.	Shows potential bottom-line loss if certain break even points are not met.
Cash Activity Costs	Total cost is now easily attainable, still does not determine best method.	Shows the best method of handling the counting of cash per \$1000
	Client assumes bank's reporting is correct	Provides a check and balance for client that proper amount of cash is being counted
Banking Activity		Report facilitates illumination.

FIG. 1 (part 2)

Bank Balance Data

SUPER-CON STORES

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	Bank	Bank	City	State	Average Ledger Balance	Float	Average Collected Balance	Avg Negative Collected	Avg Positive Collected	Reserve	Average Investable Balance	EC	Earnings	Negative Collected	Negative Collected	Service Charges
1	013	EASTERN SAVINGS CO.	CLEVELAND	OH	12,184	386	11,798	0	11,798	1,180	10,618	4.38	38.76	0.00	0.00	569.68
2	024	WESTERN SAVINGS CO.	CLEVELAND	OH	553,489	78,882	474,607	30,658	505,265	50,527	454,739	3.77	1,428.64	11.00	281.03	15035.17
3	050	THE BANK OF NASHVILLE	NASHVILLE	TN	37,178	1,522	35,656	0	35,656	3,566	32,090	4.00	106.97	0.00	0.00	663.16
4	106	UNITED NATIONS BANK	ATLANTA	GA	8,043	30	8,013	0	8,013	801	7,212	3.69	22.18	0.00	0.00	212.60
5	182	BANK WITH U.S.	CINCINNATI	OH	377,046	11,909	365,137	0	365,137	36,514	328,623	3.90	1,068.03	0.00	0.00	7347.35
6	211	COMMERCIAL BANK	DETROIT	MI	7,653	187	7,467	0	7,467	747	6,720	4.60	25.76	0.00	0.00	450.11
7	242	THE BANK OF	CLEVELAND	OH	-1,282,706	20,491	-1,303,19	2,134.97	831,780	83,178	748,602	4.26	2,656.41	4.36	7,763.31	17169.48
8	251	MIDWESTERN BANK ONE	YOUNGSTOWN	OH	23,899	59	23,840	0	23,840	2,384	21,456	3.00	53.64	0.00	0.00	255.89
9	484	APPLE BANK	ERIE	PA	6,962	51	6,911	0	6,911	691	6,220	3.78	19.59	0.00	0.00	125.77
10	493	NCP BANK	LOUISVILLE	KY	185,210	11,425	173,785	0	173,785	17,379	156,407	4.28	557.85	0.00	0.00	4626.32
11	567	SOUTHERN UNION BANK	MEMPHIS	TN	8,536	342	8,194	0	8,194	819	7,374	4.80	29.50	0.00	0.00	71.43
12	741	NORTHERN TRUST BANK	KNOXVILLE	TN	9,966	554	9,412	0	9,412	941	8,471	3.36	23.72	0.00	0.00	326.36
13	849	NORTHERN TRUST BANK	CAMPBELLVILLE	KY	4,326	70	4,256	0	4,256	426	3,830	0.00	0.00	0.00	0.00	49.50
14	850	BANK OF ENGLAND	LONDON	KY	5,037	0	5,037	0	5,037	504	4,533	5.12	19.32	0.00	0.00	26.78
15	851	NATIONAL BANK	LOUISVILLE	KY	4,294	460	3,834	0	3,834	460	3,374	2.30	6.47	0.00	0.00	16.11
16	852	SOUTHERN BANK	LEXINGTON	KY	2,754	19	2,735	0	2,735	274	2,462	4.10	8.41	0.00	0.00	19.44
17	853	MIDWESTERN TRUST CO	MIDDLESBORO	KY	10,476	1,135	9,341	0	9,341	934	8,407	4.25	29.78	0.00	0.00	107.78
18	854	NEBRASKA TRUST	HODGENVILLE	KY	16,923	1,441	15,482	0	15,482	1,548	13,934	4.19	48.65	0.00	0.00	184.13
19	855	TRISTAR BANK	CLEVELAND	OH	49,493	1,228	48,265	0	48,265	4,827	43,439	3.68	133.21	0.00	0.00	1218.14
20	856	SKY TRUST	AKRON	OH	11,304	14	11,290	0	11,290	1,129	10,161	1.99	16.85	0.00	0.00	42.74
21	857	KEY TRUST	EAST LIVERPOOL	OH	12,242	47	12,195	0	12,195	1,220	10,976	4.89	44.73	0.00	0.00	118.20
22	858	KEY UNION BANK	CLEVELAND	OH	35,890	0	35,890	6,930	42,820	4,282	38,538	0.59	18.95	0.00	0.00	8556.36
Totals:					100,199	130,251	-30,052	2,172,565	2,142,513		1,928,185		6,357.40		8,044.34	\$57,192.50
										214,328						

Fig. 2

Earnings Credit Analysis

SUPER-CON STORES

10/31/1999

		3a		3b		3c	
		Average Investable		Annual Projected Income		Income Difference	
		EC Points		Treasury Bill		Treasury Bill	
		Basis		Federal Funds		Federal Funds	
		Yield		Interest		Interest	
		Points		Yield		Yield	
Bank	Bank Name	City	State	3a	3b	3c	3d
1	849 NORTHERN TRUST BANK KY	CAMPBELLVILLE	KY	3,830	0.00	503.00	0.00
2	858 KEY UNION BANK	CLEVELAND	OH	38,538	0.59	444.00	227.37
3	856 SKY TRUST	AKRON	OH	10,161	1.99	304.00	202.21
4	851 NATIONAL BANK	LOUISVILLE	KY	3,374	2.30	273.00	77.60
5	251 MIDWESTERN BANK ONE	YOUNGSTOWN	OH	21,456	3.00	203.00	643.68
6	741 NORTHERN TRUST BANK	KNOXVILLE	TN	8,471	3.36	167.00	284.62
7	855 TRISTAR BANK	CLEVELAND	OH	43,439	3.68	135.00	1,598.54
8	106 UNITED NATIONS BANK	ATLANTA	GA	7,212	3.69	134.00	266.13
9	024 WESTERN SAVINGS CO.	CLEVELAND	OH	454,739	3.77	126.00	17,143.64
10	484 APPLE BANK	ERIE	PA	6,220	3.78	125.00	235.11
11	182 BANK WITH U.S.	CINCINNATI	OH	328,623	3.90	113.00	12,816.31
12	050 THE BANK OF NASHVILLE	NASHVILLE	TN	32,090	4.00	103.00	1,283.62
13	852 SOUTHERN BANK	LEXINGTON	KY	2,462	4.10	93.00	100.92
14	854 NEBRASKA TRUST	HODGENVILLE	KY	13,934	4.19	84.00	583.83
15	853 MIDWESTERN TRUST CO	MIDDLESBORO	KY	8,407	4.25	78.00	357.31
16	242 THE BANK OF CLEVELAND	CLEVELAND	OH	748,602	4.26	77.18	31,876.96
17	493 NCP BANK	LOUISVILLE	KY	156,407	4.28	75.00	6,694.20
18	013 EASTERN SAVINGS CO.	CLEVELAND	OH	10,618	4.38	65.00	485.08
19	211 COMMERCIAL BANK	DETROIT	MI	6,720	4.60	43.00	309.12
20	567 SOUTHERN UNION BANK	MEMPHIS	TN	7,374	4.80	23.00	353.96
21	857 KEY TRUST	EAST LIVERPOOL	OH	10,976	4.89	14.00	536.72
22	850 BANK OF ENGLAND	LONDON	KY	4,533	5.12		231.87
				1,928,185	3.59		76,288.78

Legend

Basis Points Shaded	Color
200 and over	Red
100 to 199	Light
26 to 99	Purple
1 to 25	Green
0	Blue

Total Reserved
Non Earning Asset: 214,328
Actual Collected: 2,142,513
Actual Yield %: 3.56%

Fig. 3

Earnings Credit And Negative Collected Rates

SUPER-CON STORES

10/31/1999

Bank	Bank Name	City	State	Average Investable	EC	Basis Points	Income Lost On Earn Cr	Negative Collected Balance	Negative Collected Rate	Negative Collected Charge	Negative Charge at Prime	Negative Charge at Earn Cr	NSF Charges	Uncollected Fund Charges
1	849 NORTHERN TRUST BANK KY	CAMPBELLSVILLE	KY	3,830	0.00	503.00	192.65	0	0	0	0	0	0	0
2	858 KEY UNION BANK	CLEVELAND	OH	38,538	0.59	444.00	1,711.09	6,930	0	0	0	0	0	0
3	856 SKY TRUST	AKRON	OH	10,161	1.99	304.00	308.90	0	0	0	0	0	0	0
4	851 NATIONAL BANK	LOUISVILLE	KY	3,374	2.30	273.00	92.10	0	0	0	0	0	0	0
5	251 MIDWESTERN BANK ONE	YOUNGSTOWN	OH	21,456	3.00	203.00	435.56	0	0	0	0	0	0	0
6	741 NORTHERN TRUST BANK	KNOXVILLE	TN	8,471	3.36	167.00	141.46	0	0	0	0	0	20.00	0
7	855 TRISTAR BANK	CLEVELAND	OH	43,439	3.68	135.00	586.42	0	0	0	0	0	0	0
8	106 UNITED NATIONS BANK	ATLANTA	GA	7,212	3.69	134.00	96.64	0	0	0	0	0	0	0
9	024 WESTERN SAVINGS CO.	CLEVELAND	OH	454,739	3.77	126.00	5,729.71	30,658	11.00	281.03	198.00	96.32	26.00	25.00
10	484 APPLE BANK	ERIE	PA	6,220	3.78	125.00	77.75	0	0	0	0	0	0	0
11	182 BANK WITH U.S.	CINCINNATI	OH	328,623	3.90	113.00	3,713.44	0	0	0	0	0	0	0
12	050 THE BANK OF NASHVILLE	NASHVILLE	TN	32,090	4.00	103.00	330.53	0	0	0	0	0	25.00	0
13	852 SOUTHERN BANK	LEXINGTON	KY	2,462	4.10	93.00	22.89	0	0	0	0	0	0	0
14	854 NEBRASKA TRUST	HODGENVILLE	KY	13,934	4.19	84.00	117.04	0	0	0	0	0	0	0
15	853 MIDWESTERN TRUST CO	MIDDLESBORO	KY	8,407	4.25	78.00	65.58	0	0	0	0	0	0	0
16	242 THE BANK OF CLEVELAND	CLEVELAND	OH	748,602	4.26	77.18	5,777.71	2,134,977	4.36	776.51	13788.39	7575.97	75.00	50.00
17	493 NCP BANK	LOUISVILLE	KY	156,407	4.28	75.00	1,173.05	0	0	0	0	0	0	0
18	013 EASTERN SAVINGS CO.	CLEVELAND	OH	10,618	4.38	65.00	69.02	0	0	0	0	0	0	0
19	211 COMMERCIAL BANK	DETROIT	MI	6,720	4.60	43.00	28.90	0	0	0	0	0	0	0
20	567 SOUTHERN UNION BANK	MEMPHIS	TN	7,374	4.80	23.00	16.96	0	0	0	0	0	0	0
21	857 KEY TRUST	EAST LIVERPOOL	OH	10,976	4.89	14.00	15.37	0	0	0	0	0	0	0
22	850 BANK OF ENGLAND	LONDON	KY	4,533	5.12		-3.85	0	0	0	0	0	0	0
				1,928,185	3.59		20,698.91	2,172,565		8,044.34	14,031.15	7,675.69	196.00	25.00

4a

4b

Legend

Basis Points Shared	Color
200 and over	Red
100 to 199	Light
26 to 99	Purpl
1 to 25	Green
0	Blue

Fig. 4

SUPER-CON STORES

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Checks, Deposits And Float

Sorted by Average Check Size

5c 5b

	Bank	Bank	# Stores	Float	Average Float Per Store	Deposit Tickets	Mixed Avg Deposits	Checks	In District	Out Of	Total	Two Day %	Total Checks	Daily Avg Chk Deposit	Total Floated Checks	Total Dep On Us	Avg Check Size
1	493	NCP BANK	36	11,425	317.36	933	26	71	222	443	736	60.2%	20	1	665	18	515.41
2	106	UNITED NATIONS	1	30	29.81	29	29	2		2	2	100.0%	2	2	2	2	447.15
3	024	WESTERN	82	78,882	961.98	3997	49	847	857	546	7443	7.3%	91	3	6596	80	358.77
4	211	COMMERCIAL	3	187	62.18	123	41	24			24	0.0%	8	2	24	8	233.19
5	741	NORTHERN	2	554	277.00	58	29	3	88		91	0.0%	46	2	88	44	188.86
6	251	MIDWESTERN	2	59	29.44	89	45		11		11	0.0%	6		11	6	160.55
7	567	SOUTHERN UNION	1	342	341.97	28	28	12	50	22	84	26.2%	84	3	72	72	142.49
8	050	THE BANK OF	4	1,522	380.50	147	37	5	251	81	337	24.0%	84	3	332	83	137.53
9	851	NATIONAL BANK	1	460	460.15	28	28		79	26	105	24.8%	105	4	105	105	131.47
10	242	THE BANK OF	130	20,491	157.62	6166	47	1434	2478	821	9315	8.8%	72	2	4733	36	129.88
11	853	MIDWESTERN	1	1,135	1134.69	71	71	193		397	590	67.3%	590	20	397	397	85.74
12	856	SKY TRUST	1	14	14.05	30	30	5			5	0.0%	5		5	5	84.30
13	013	EASTERN	6	386	64.29	176	29	169			169	0.0%	28	1	169	28	68.47
14	182	BANK WITH U.S.	60	11,909	198.48	2496	42	6365			6365	0.0%	106	4	6365	106	56.13
15	855	TRISTAR BANK	17	1,228	72.25	718	42	857			857	0.0%	50	2	857	50	43.00
16	852	SOUTHERN BANK	1	19	19.00	22	22		14		50	0.0%	50	2	14	14	40.71
17	484	APPLE BANK	1	51	51.00	6	6		65		79	0.0%	79	3	65	65	23.54
18	849	NORTHERN	1	70	70.49	34	34		101	5	170	2.9%	170	6	106	106	19.95
19	854	NEBRASKA	1	1,441	1441.00	31	31	2921			2921	0.0%	2921	97	2921	2921	14.80
20	858	KEY UNION BANK	135	0	0.00	5254	39	299		2610	2909	89.7%	22	1	2909	22	.00
21	850	BANK OF	1	0	0.00	31	31	1	1		30	0.0%	30	1	29	29	.00
22	857	KEY TRUST	5	47	9.34	177	35										
Totals:			492	130,251	6,092.60	20,644	42	5,828	4,217		32,293	15.3%					
										4,953							26465

Fig. 5

Breakdown By Service Charge Groups

SUPER-CON STORES

10/31/1999

3/31/1999

	Bank	Bank Name	Annual Service Charges	6a	6b	6c					
				Depository Costs	% Cost	Check Deposit Costs	% Cost	Data Info Costs	% Cost	Total	% of Total Service Charges
1	013	EASTERN SAVINGS CO.	6,836.21	4,925.03	72.04%	705.36	10.32%	900.00	13.17%	6,530.39	95.5%
2	024	WESTERN SAVINGS CO.	180,422.05	114,717.96	63.58%	19,488.90	10.80%	22,780.32	12.63%	156,987.18	87.0%
3	050	THE BANK OF NASHVILLE	7,957.86	6,784.20	85.25%	609.66	7.66%	180.00	2.26%	7,573.86	95.2%
4	106	UNITED NATIONS BANK	2,551.20	2,384.40	93.46%	2.76	0.11%	144.00	5.64%	2,531.16	99.2%
5	182	BANK WITH U.S.	88,168.23	68,550.27	77.75%	7,039.56	7.98%	4,620.00	5.24%	80,209.83	91.0%
6	211	COMMERCIAL BANK	5,401.26	4,875.30	90.26%	96.00	1.78%	240.00	4.44%	5,211.30	96.5%
7	242	THE BANK OF CLEVELAND	206,033.76	85,680.00	41.59%	12,193.86	5.92%	6,948.00	3.37%	104,821.86	50.9%
8	251	MIDWESTERN BANK ONE	3,070.70	2,810.30	91.52%	13.20	0.43%	204.00	6.64%	3,027.50	98.6%
9	484	APPLE BANK	1,509.25	1,173.85	77.78%	214.80	14.23%	120.00	7.95%	1,508.65	100.0%
10	493	NCP BANK	55,515.79	48,407.16	87.20%	1,176.67	2.12%	4,188.00	7.54%	53,771.83	96.9%
11	567	SOUTHERN UNION BANK	857.16	548.40	63.98%	99.36	11.59%	168.00	19.60%	815.76	95.2%
12	741	NORTHERN TRUST BANK	3,916.32	2,989.20	76.33%	325.44	8.31%	312.00	7.97%	3,626.64	92.6%
13	849	NORTHERN TRUST BANK KY	594.00	374.40	63.03%	122.40	20.61%	60.00	10.10%	556.80	93.7%
14	850	BANK OF ENGLAND	321.40	0.00	0.00%	169.00	52.58%	120.00	37.34%	289.00	89.9%
15	851	NATIONAL BANK	193.32	26.88	13.90%	88.20	45.62%	60.00	31.04%	175.08	90.6%
16	852	SOUTHERN BANK	233.28	79.20	33.95%	30.72	13.17%	96.00	41.15%	205.92	88.3%
17	853	MIDWESTERN TRUST CO	1,293.36	204.48	15.81%	945.60	73.11%	72.00	5.57%	1,222.08	94.5%
18	854	NEBRASKA TRUST	2,209.61	167.16	7.57%	2,041.25	92.38%	0.00	0.00%	2,208.41	99.9%
19	855	TRISTAR BANK	14,617.68	12,792.00	87.51%	1,007.04	6.89%	780.00	5.34%	14,579.04	99.7%
20	856	SKY TRUST	512.88	126.00	24.57%	6.00	1.17%	156.00	30.42%	288.00	56.2%
21	857	KEY TRUST	1,418.40	1,274.40	89.85%	0.00	0.00%	120.00	8.46%	1,394.40	98.3%
22	858	KEY UNION BANK	102,676.32	24,127.80	23.50%	7,007.88	6.83%	27,121.56	26.41%	58,257.24	56.7%
Annual Totals:			686,310.05	383,018.40	55.81%	53,383.66	7.78%	69,389.88	10.11%	505,791.94	73.7%

Fig. 6

0076032736

Breakdown By User Supplied Groups

Variable Information customized to
the client.

SUPER-CON STORES

10/31/1999

Bank	Bank Name	Annual Service Charges	60 - NIGHT BAGS	% Cost	Rolled Coin	% Cost	Return Checks	% Cost	Total	% of Total Service Charges
1 013	EASTERN SAVINGS CO.	6,836.21	0.00	0.00%	0.00	0.00%	192.00	2.81%	192.00	2.81%
2 024	WESTERN SAVINGS CO.	180,422.05	34,064.64	18.88%	0.00	0.00%	3,192.00	1.77%	37,256.64	20.65%
3 050	THE BANK OF NASHVILLE	7,957.86	0.00	0.00%	0.00	0.00%	120.00	1.51%	120.00	1.51%
4 106	UNITED NATIONS BANK	2,551.20	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
5 182	BANK WITH U.S.	88,168.23	0.00	0.00%	5,656.20	6.42%	1,287.00	1.46%	6,943.20	7.87%
6 211	COMMERCIAL BANK	5,401.26	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
7 242	THE BANK OF CLEVELAND	206,033.76	0.00	0.00%	4,590.60	2.23%	2,052.00	1.00%	6,642.60	3.22%
8 251	MIDWESTERN BANK ONE	3,070.70	0.00	0.00%	670.10	21.82%	0.00	0.00%	670.10	21.82%
9 484	APPLE BANK	1,509.25	96.00	6.36%	0.00	0.00%	120.00	7.95%	216.00	14.31%
10 493	NCP BANK	55,515.79	5,616.00	10.12%	2,114.40	3.81%	108.00	0.19%	7,838.40	14.12%
11 567	SOUTHERN UNION BANK	857.16	252.00	29.40%	0.00	0.00%	0.00	0.00%	252.00	29.40%
12 741	NORTHERN TRUST BANK	3,916.32	0.00	0.00%	48.00	1.23%	108.00	2.76%	156.00	3.98%
13 849	NORTHERN TRUST BANK KY	594.00	120.00	20.20%	152.40	25.66%	0.00	0.00%	272.40	45.86%
14 850	BANK OF ENGLAND	321.40	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
15 851	NATIONAL BANK	193.32	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
16 852	SOUTHERN BANK	233.28	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
17 853	MIDWESTERN TRUST CO	1,293.36	0.00	0.00%	0.00	0.00%	96.00	7.42%	96.00	7.42%
18 854	NEBRASKA TRUST	2,209.61	0.00	0.00%	155.16	7.02%	1,200.00	54.31%	1,355.16	61.33%
19 855	TRISTAR BANK	14,617.68	0.00	0.00%	199.20	1.36%	360.00	2.46%	559.20	3.83%
20 856	SKY TRUST	512.88	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
21 857	KEY TRUST	1,418.40	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
22 858	KEY UNION BANK	102,676.32	19,752.00	19.24%	0.00	0.00%	2,376.00	2.31%	22,128.00	21.55%
Annual Totals:		686,310.05	13,586.06	1.98%	59,900.64	8.73%	11,211.00	1.63%	84,697.70	12.34%

Fig. 7

These costs reflect the total charges incurred for ALL banks client is associated.

10

Fig. 9 (part 1)

OFFICE 5211360

SUPER-CON STORES
10/31/1999

Deposit Ticket

Sorted By Break Even Deposit

		9b				9e		9c			
		18	19	20		22		23	24	25	
Bank	Bank	Total	Unit	Annual	Break Even	5.00% Return		10000	5000	2500	1000
1	211 COMMERCIAL	229.21	1.86	680.16	13603.22	680.16		0.49	1.18	1.52	1.73
2	484 APPLE BANK	11.00	1.83	669.17	13383.33	669.17		0.46	1.15	1.49	1.70
3	024 WESTERN	6141.20	1.54	560.81	11216.10	560.81		0.17	0.85	1.19	1.40
4	493 NCP BANK	1207.00	1.29	472.19	9443.84	472.19		-0.08	0.61	0.95	1.16
5	567 SOUTHERN UNION	28.00	1.00	365.00	7300.00	365.00		-0.37	0.32	0.66	0.86
6	013 EASTERN SAVINGS	132.10	0.75	273.96	5479.15	273.96		-0.62	0.07	0.41	0.61
7	858 KEY UNION BANK	3457.35	0.66	240.19	4803.70	240.19		-0.71	-0.03	0.32	0.52
8	857 KEY TRUST	106.20	0.60	219.00	4380.00	219.00		-0.77	-0.08	0.26	0.46
9	182 BANK WITH U.S.	1477.63	0.59	216.08	4321.59	216.08		-0.78	-0.09	0.25	0.46
10	849 NORTHERN TRUST	18.50	0.54	198.60	3972.06	198.60		-0.83	-0.14	0.20	0.41
11	855 TRISTAR BANK	301.30	0.42	153.17	3063.36	153.17		-0.95	-0.27	0.08	0.28
12	856 SKY TRUST	10.50	0.35	127.75	2555.00	127.75		-1.02	-0.33	0.01	0.21
13	106 UNITED NATIONS	10.15	0.35	127.75	2555.00	127.75		-1.02	-0.33	0.01	0.21
14	242 THE BANK OF	1916.30	0.31	113.44	2268.73	113.44		-1.06	-0.37	-0.03	0.17
15	050 THE BANK OF	44.10	0.30	109.50	2190.00	109.50		-1.07	-0.38	-0.04	0.16
16	852 SOUTHERN BANK	6.60	0.30	109.50	2190.00	109.50		-1.07	-0.38	-0.04	0.16
17	741 NORTHERN TRUST	14.50	0.25	91.25	1825.00	91.25		-1.12	-0.43	-0.09	0.11
18	853 MIDWESTERN	17.04	0.24	87.60	1752.00	87.60		-1.13	-0.44	-0.10	0.10
19	251 MIDWESTERN BANK	13.35	0.15	54.75	1095.00	54.75		-1.22	-0.53	-0.19	0.01
20	851 NATIONAL BANK	2.24	0.08	29.20	584.00	29.20		-1.29	-0.60	-0.26	-0.06
21	854 NEBRASKA TRUST	0.00	0.00	0.00	0.00	0.00		-1.37	-0.68	-0.34	-0.14
22	850 BANK OF ENGLAND	0.00	0.00	0.00	0.00	0.00		-1.37	-0.68	-0.34	-0.14
Annual Totals:		15144.27									
Annual Totals:		181.731									

Potential monies
lost daily if Break
Even deposit is
not met.

9d

9a

Fig. 9 (part 2)

Cash Activity Costs

SUPER-CON STORES
10/31/1999

10a

Bank	Bank	# Stores	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
			Cash Dep	Cash Dep	Cash Dep	Cash Dep	Cash Dep	Cash Dep	Cash Dep	Cash Dep	Cash Dep	Cash Dep	Cash Dep	Cash Dep	Cash Dep	Cash Dep	Cash Dep	Cash Dep	Cash Dep
			Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost
			Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total
1 013	EASTERN SAVINGS	6	481,456	0.70	337.02	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80243	0.00	0.00	0.00
2 024	WESTERN SAVINGS	82	9,839,700	0.45	4454.03	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119996	0.00	0.00	0.00
3 050	THE BANK OF	4	417,000	1.25	521.25	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	104250	0.00	0.00	0.00
4 106	UNITED NATIONS	1	125,700	1.50	188.55	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125700	0.00	0.00	0.00
5 182	BANK WITH U.S.	60	7,442,288	0.60	4465.37	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	124038	0.00	471.35	0.00
6 211	COMMERCIAL BANK	3	177,070	1.00	177.07	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59023	0.00	0.00	0.00
7 242	THE BANK OF	130	13,126,000	0.41	5418.95	0	0.00	0.00	0.00	0.00	0.00	0.00	45	2.00	90.00	100969	0.00	382.55	0.00
8 251	MIDWESTERN BANK	2	0	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	11	15.00	165.00	0	0.00	55.84	0.00
9 484	APPLE BANK	1	86,821	1.00	86.82	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00	86821	0.00	0.00	0.00
10 493	NCP BANK	36	2,835,830	1.00	2835.83	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00	78773	0.00	176.20	0.00
11 567	SOUTHERN UNION	1	0	0.00	0.00	59	0.30	17.70	0.00	0.00	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0.00
12 741	NORTHERN TRUST	2	230,000	1.00	230.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00	115000	0.60	4.00	0.00
13 849	NORTHERN TRUST	1	0	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00	0	0.00	12.70	0.00
14 850	BANK OF ENGLAND	1	0	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0.00
15 851	NATIONAL BANK	1	0	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0.00
16 852	SOUTHERN BANK	1	0	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0.00
17 853	MIDWESTERN TRUST	1	0	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0.00
18 854	NEBRASKA TRUST	1	0	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	1	748.1	748.10	0	0.00	12.93	0.00
19 855	TRISTAR BANK	17	0	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00	0	0.00	16.60	0.00
20 856	SKY TRUST	1	0	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0.00
21 857	KEY TRUST	5	3,391,977	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00	25126	0.00	0.00	0.00
22 858	KEY UNION BANK	135	38,153,842	0.00	0.00	59	0.00	17.70	0.00	0.00	0.00	0.00	58	0.00	1134.06	0	0.60	1132.17	0.00
Total # of Stores:	492				18714.89														
Annual Totals:		457,846,104			224578.72			212.40		0			696				7.20	13586.06	

10b

10c

Total Cash:
Annual Totals:

Total Coin:
Annual Totals:

Fig. 10

QUT 2020
Banking Activity (Transactions)

SUPER-CON STORES
10/31/1999

Bank	Bank	City	State	# Stores	Deposit	BAI Detail	Dep	Dep Errors	Checks	Cash	Night	Cash Ord	Rolled	Box	Return	Return Checks	Return Check Buyback	NSF
1 013	EASTERN SAVINGS	CLEVELAND	OH	6	176	181	0	0	176	481456	0	0	0	0	2	5	0	0
2 024	WESTERN SAVINGS	CLEVELAND	OH	82	3997	5020	423	2	7599	9839700	978	0	0	0	38	47	0	2
3 050	THE BANK OF NASHVILLE	NASHVILLE	TN	4	147	0	0	0	341	417000	0	0	0	0	2	2	0	1
4 106	UNITED NATIONS	ATLANTA	GA	1	29	0	0	0	3	125700	0	0	0	0	0	1	0	0
5 182	BANK WITH U.S.	CINCINNATI	OH	60	2496	6988	0	0	6438	7442288	3	0	9427	0	39	34	0	0
6 211	COMMERCIAL BANK	DETROIT	MI	3	123	0	124	1	25	177070	0	0	0	0	0	0	0	0
7 242	THE BANK OF CLEVELAND	CLEVELAND	OH	130	6166	6233	0	0	9419	13126000	0	0	7651	0	57	47	0	3
8 251	MIDWESTERN BANK	YOUNGSTOWN	OH	2	89	0	0	0	11	0	0	0	908	0	0	0	0	0
9 484	APPLE BANK	ERIE	PA	1	6	0	0	0	80	86821	4	0	0	0	1	0	0	0
10 493	NCP BANK	LOUISVILLE	KY	36	933	887	749	1	745	2835830	234	0	1762	0	3	0	0	2
11 567	SOUTHERN UNION	MEMPHIS	TN	1	28	0	0	0	84	0	6	0	0	0	0	0	0	0
12 741	NORTHERN TRUST	KNOXVILLE	TN	2	58	0	0	0	101	230000	20	2	50	0	3	1	0	1
13 849	NORTHERN TRUST	CAMPBELLVILLE	KY	1	34	0	0	0	170	0	1	0	254	0	0	0	0	0
14 850	BANK OF ENGLAND	LONDON	KY	1	31	0	0	0	30	0	0	0	0	0	0	0	0	0
15 851	NATIONAL BANK	LOUISVILLE	KY	1	28	0	0	0	105	0	0	0	0	0	0	0	0	0
16 852	SOUTHERN BANK	LEXINGTON	KY	1	22	0	0	0	50	0	0	0	0	0	0	0	0	0
17 853	MIDWESTERN TRUST	MIDDLESBORO	KY	1	71	0	0	0	598	0	0	0	0	0	8	0	0	0
18 854	NEBRASKA TRUST	HODGENVILLE	KY	1	31	0	0	0	2941	0	0	0	431	0	20	0	0	0
19 855	TRISTAR BANK	CLEVELAND	OH	17	718	0	1	0	870	0	0	0	166	0	12	1	0	0
20 856	SKY TRUST	AKRON	OH	1	30	0	0	0	5	0	0	0	0	0	0	0	0	0
21 857	KEY TRUST	EAST LIVERPOOL	OH	5	177	0	0	0	0	0	0	0	0	0	0	0	0	0
22 858	KEY UNION BANK	CLEVELAND	OH	135	5254	11470	2039	0	3008	3391977	823	0	0	0	66	33	0	0
				492	20644	30779	3336	4	32,799	38,153,842	2069	2	20649	0	251	171	0	9
Annual					247728	369348	48	48	393,588	457,846,104	24828	24	247788	0	3012	2052	0	108

Fig. 11

Analysis By Unit Price (Excerpt)

Service Code	Bank	Customer	Activity	Unit Price	Amount	Analysis
00211	CHK ENCODING CHARGE					
106	UNITED NATIONS BANK ATLANTA	GA 057	2	0.015		10/31/1999
			Avg:	0.015		
			Weighted Avg:			
00249	CHKS UNENC MIXED					
854	NEBRASKA TRUST	HODGENVILL KY 057	2921	0.024	70.10	10/31/1999
182	BANK WITH U.S.	CINCINNATI OH 057	6287	0.06	377.22	10/31/1999
855	TRISTAR BANK	CLEVELAND OH 057	857	0.06	51.42	10/31/1999
242	THE BANK OF	CLEVELAND OH 057	1434	0.07	100.38	10/31/1999
856	SKY TRUST	AKRON OH 057	5	0.10	0.50	10/31/1999
858	KEY UNION BANK	CLEVELAND OH 057	299	0.11	32.89	10/31/1999
013	EASTERN SAVINGS CO.	CLEVELAND OH 057	169	0.12	20.28	10/31/1999
024	WESTERN SAVINGS CO.	CLEVELAND OH 057	4651	0.125	581.38	10/31/1999
211	COMMERCIAL BANK	DETROIT MI 057	24	0.125	3.00	10/31/1999
850	BANK OF ENGLAND	LONDON KY 057	28	0.50	14.00	10/31/1999
			Avg:	0.1294	1,251.17	
			Weighted Avg:	0.075		
00250	CHKS UNENC IN DIST					
350	BANK OF ENGLAND	LONDON KY 057	1	0.0605	0.06	10/31/1999
851	NATIONAL BANK	LOUISVILLE KY 057	79	0.07	5.53	10/31/1999
352	SOUTHERN BANK	LEXINGTON KY 057	14	0.08	1.12	10/31/1999
493	NCP BANK	LOUISVILLE KY 057	49	0.0885	4.34	10/31/1999
242	THE BANK OF	CLEVELAND OH 057	835	0.09	75.15	10/31/1999
741	NORTHERN TRUST	KNOXVILLE TN 057	62	0.09	5.58	10/31/1999
231	MIDWESTERN BANK ON	YOUNGSTON OH 057	11	0.10	1.10	10/31/1999
484	APPL F. BANK	ERIE PA 057	65	0.10	6.50	10/31/1999
050	THE BANK OF	NASHVILLE TN 057	237	0.10	23.70	10/31/1999
741	NORTHERN TRUST	KNOXVILLE TN 057	14	0.12	1.68	10/31/1999
			Avg:	0.0899	124.76	
			Weighted Avg:	0.0913		
00251	CHKS UNENC LOCAL					
849	NORTHERN TRUST	CAMPBELLS KY 057	101	0.06	6.06	10/31/1999
493	NCP BANK	LOUISVILLE KY 057	173	0.0775	13.41	10/31/1999
567	SOUTHERN UNION	MEMPHIS TN 057	7	0.08	0.56	10/31/1999
242	THE BANK OF	CLEVELAND OH 057	22	0.085	1.87	10/31/1999
050	THE BANK OF	NASHVILLE TN 057	2	0.09	0.18	10/31/1999
024	WESTERN SAVINGS CO	CLEVELAND OH 057	74	0.125	9.25	10/31/1999
			Avg:	0.0863	31.33	
			Weighted Avg:	0.0827		

This example shows every bank that this client incurred a 'CHKS UNENC MIXED' charge.

Fig. 12

Working Sheet Report for One Bank

SUPER-CON STORES

Rev Date: 10/31/1999

EASTERN SAVINGS

CLEVELAND, OH

Bank Code: 013

Analysis

2233

#	Description	Costs		Recommended		Savings	Comments
		October Volume	Unit Monthly	Unit Monthly	Monthly		
1	MAINTENANCE FEE	1	20.00	20.00	00620	20.00	
2	DEPOSIT PROCESSED	176	0.40	70.40	00425	70.40	
3	ACCOUNT ANALYSIS-MANUAL	1	5.00	5.00	00670	5.00	
4	DEPOSIT ADJUSTMENT PROC	1	3.00	3.00	00426	3.00	
5	ENCODED CHECKS DEPOSITED	15	0.05	0.75	01003	0.75	
6	DEPOSITED ITEMS	169	0.12	20.28	00249	20.28	
7	CLEARING SURCHARGE-FEE	19	0.145	2.76	01000	2.76	
8	RET ITEM PROC-REGULAR	2	8.00	16.00	00265	8.00	
9	RET ITEM PROC-RECLAR ITEM	5	4.50	22.50	00270	22.50	
10	BRANCH DEP COIN & CURR-BUNDLED	481456	0.70	337.02	00340	337.02	
11	DEP RECON MAINT	1	50.00	50.00	00974	50.00	
12	DEP RECON PROC	180	0.065	11.70	00973	11.70	
13	DEP RECON RPTS-MAN-EXTRA COPY	1	5.00	5.00	01001	5.00	
14	ACH RECEIVED-DEBIT	24	0.22	5.28	00630	5.28	
Annual Projections:			589.68			589.68	
			6836.21			6740.21	
						8.00	
						96.00	

Recommended unit cost

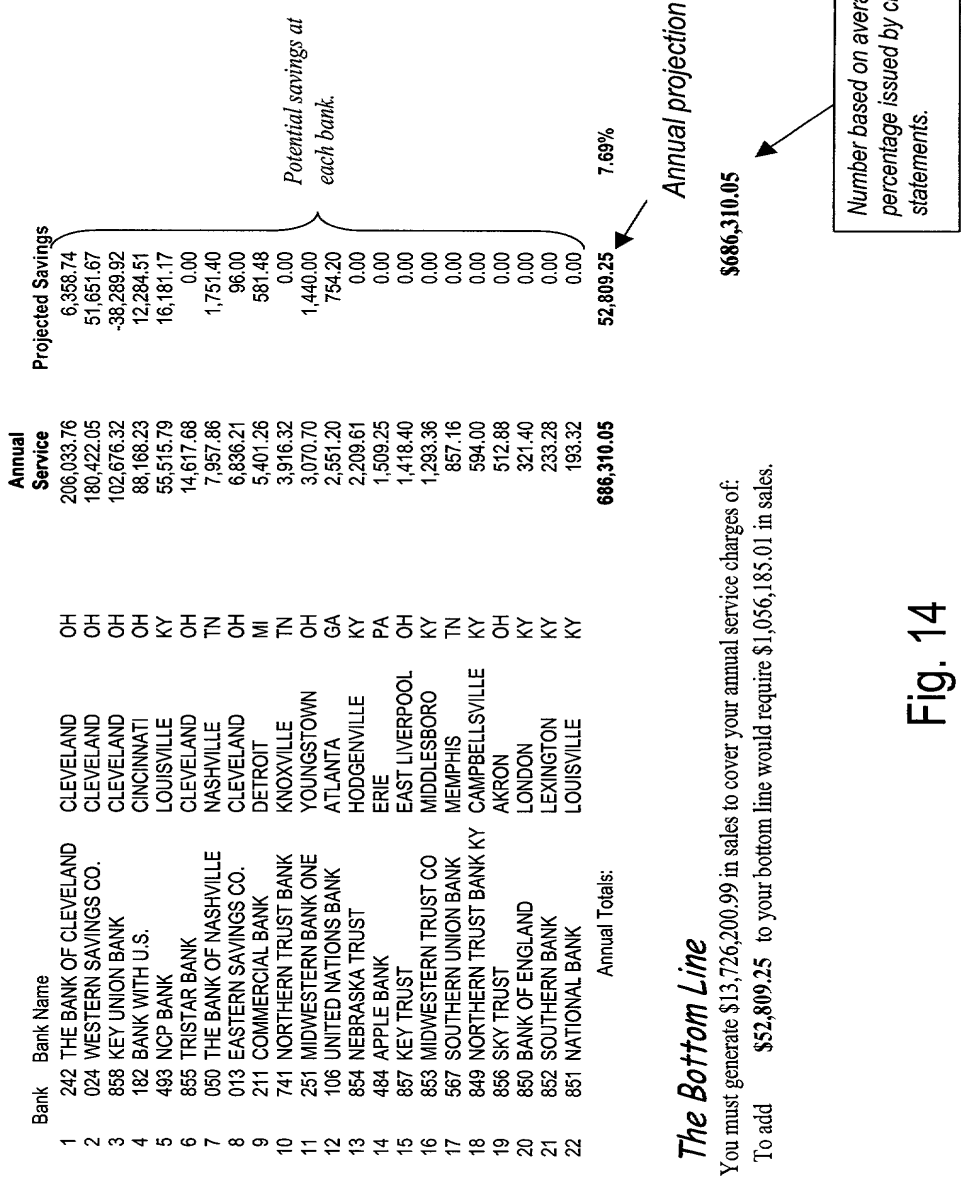
Actual unit cost currently paid by client

Potential Savings

Fig. 13

Projected Savings

SUPER-CON STORES
10/31/1999



The Bottom Line

You must generate \$13,726,200.99 in sales to cover your annual service charges of:
To add \$52,809.25 to your bottom line would require \$1,056,185.01 in sales.

Fig. 14

[illegible]

Bank Code: <input type="text" value="211"/>		DateEntered: <input type="text" value="11/13/1992"/>		By Code: <input type="text"/>	
Bank Name: <input type="text" value="COMMERCIAL BANK"/>				By Name: <input type="text"/>	
City/State: <input type="text" value="DETROIT"/> <input type="text" value="MI"/>				Quick Print: <input type="text"/>	
		Bank Terminology		Standard Terminology	

Bank/Service Code XRef		
Service	Bank Description	ServiceDescription
00620	ACCOUNT MAINTENANCE	ACCOUNT MAINTENANCE
00621	ACH ORIGINATED -PER ADDENDA REC	ACH ADDENDA REC
00420	DEBIT POSTED	DEBIT- CHECK PAID
00426	DEPOSIT ERROR CORRECTION - CHECK	DEP CORRECTION
00372	DEPOSIT ERROR CORRECTION	DEP CORRECTION CASH
00425	CREDIT POSTED	DEP TICKETS
00437	DEPOSIT RECON PER CREDIT PREMIUM	DEP. RECON ITEMS
00434	DEPOSIT RECONCILEMENT	DEP. RECON MAINT
00973	RECON	BAI DETAIL
00963	EDI RECEIPT HARDCOPY PER ADVICE	EDI TRANSMISSION
00964	EDI RECEIPT HARDCOPY PER INVOICE	EDI TRANSMISSION ITEMS
00460	WIDE FAX NOTIFICATION/NO ADVICE	FAX CHARGE

Record: 14 of 57

Fig. 20 B

Clients

Name	Type	Size
CustomerNo	Text	5
CustomerName	Text	50
Address1	Text	35
Address2	Text	35
City	Text	20
State	Text	2
Zip	Text	10
Phone	Text	10
DateEntered	Date/Time	8
PerCentReturn	Double	8
Comments	Text	50
PDL1	Double	8
PDL2	Double	8
PDL3	Double	8
PDL4	Double	8
CompanyLogo	Hyperlink	-

Fig. 21

Fig. 22

Bank Service Charge History		
Field	FieldType	Length
BankCode	Numeric	6
FEDServiceCode	Numeric	6
BankDescription	Text	50
BankCharge	Numeric	8
ChargeDate	Date/Time	

Fig. 23

[illegible][illegible][illegible][illegible][illegible][illegible]

Fig. 26

Fig. 27

[illegible]

Category → ServiceCodes is a one-to-many relationship.
The Category code indicates which category this service charge falls into.

Fig. 29

Fig. 29

AnalysisRpt Select : Form

Banks:	<table border="1"> <tr> <td>ADVANTAGE BANK</td> <td>KENOSHA</td> <td>WI</td> <td>628</td> <td rowspan="5"> <input checked="" type="checkbox"/> All Banks </td> </tr> <tr> <td>ALBANY SAVINGS BANK</td> <td>ALBANY</td> <td>NY</td> <td>243</td> </tr> <tr> <td>ALANT BANK</td> <td>ALEXANDER</td> <td>AL</td> <td>552</td> </tr> <tr> <td>ALLFIRST HARRISBURG</td> <td>HARRISBURG</td> <td>PA</td> <td>132</td> </tr> <tr> <td>ALLFIRST MARYLAND</td> <td>BALTIMORE</td> <td>MD</td> <td>041</td> </tr> </table>	ADVANTAGE BANK	KENOSHA	WI	628	<input checked="" type="checkbox"/> All Banks	ALBANY SAVINGS BANK	ALBANY	NY	243	ALANT BANK	ALEXANDER	AL	552	ALLFIRST HARRISBURG	HARRISBURG	PA	132	ALLFIRST MARYLAND	BALTIMORE	MD	041
ADVANTAGE BANK	KENOSHA	WI	628	<input checked="" type="checkbox"/> All Banks																		
ALBANY SAVINGS BANK	ALBANY	NY	243																			
ALANT BANK	ALEXANDER	AL	552																			
ALLFIRST HARRISBURG	HARRISBURG	PA	132																			
ALLFIRST MARYLAND	BALTIMORE	MD	041																			
Service Codes:	<table border="1"> <tr> <td>00001</td> <td>MISC TRANSACTIONS</td> <td rowspan="5"> <input checked="" type="checkbox"/> All Service Codes </td> </tr> <tr> <td>00210</td> <td>CHK CLEARING SURCHARGE</td> </tr> <tr> <td>00211</td> <td>CHK ENCODING CHARGE</td> </tr> <tr> <td>00215</td> <td>CHKS ENC MIXED</td> </tr> <tr> <td>00225</td> <td>CHKS ENC ON US</td> </tr> </table>	00001	MISC TRANSACTIONS	<input checked="" type="checkbox"/> All Service Codes	00210	CHK CLEARING SURCHARGE	00211	CHK ENCODING CHARGE	00215	CHKS ENC MIXED	00225	CHKS ENC ON US										
00001	MISC TRANSACTIONS	<input checked="" type="checkbox"/> All Service Codes																				
00210	CHK CLEARING SURCHARGE																					
00211	CHK ENCODING CHARGE																					
00215	CHKS ENC MIXED																					
00225	CHKS ENC ON US																					
Customers:	<table border="1"> <tr> <td>SHERWIN-WILLIAMS CO.</td> <td>049</td> <td rowspan="5"> <input type="checkbox"/> All Customers <input type="checkbox"/> Show Customer Names Highlight: <input type="text"/> 1 Customers selected </td> </tr> <tr> <td>SPENCERS GIFTS</td> <td>026</td> </tr> <tr> <td>SUPER-CON STORES</td> <td>057</td> </tr> <tr> <td>TAJ MAHAL</td> <td>030</td> </tr> <tr> <td>TOYS R US</td> <td>36A</td> </tr> </table>	SHERWIN-WILLIAMS CO.	049	<input type="checkbox"/> All Customers <input type="checkbox"/> Show Customer Names Highlight: <input type="text"/> 1 Customers selected	SPENCERS GIFTS	026	SUPER-CON STORES	057	TAJ MAHAL	030	TOYS R US	36A										
SHERWIN-WILLIAMS CO.	049	<input type="checkbox"/> All Customers <input type="checkbox"/> Show Customer Names Highlight: <input type="text"/> 1 Customers selected																				
SPENCERS GIFTS	026																					
SUPER-CON STORES	057																					
TAJ MAHAL	030																					
TOYS R US	36A																					
Start Date:	01/01/1992	From:	\$0.00	<input checked="" type="checkbox"/> Summary Info																		
End Date:	05/17/2000	To:	\$99,999.00																			

OK Cancel

Fig. 30

Excerpt from FED Categories table.

CategoryCode	Description	Color
47	47 BAL REPORTING COSTS	
58	58 - OTHER RETURNS	Blue
59	59 RETURN CHECK COSTS	Green
60	60 - NIGHT BAGS	
61	Cash Order Cost	
62	Rolled Coin	
63	Boxed Coin	
64	Return Checks	

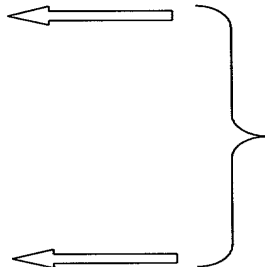


Select the proper category from the CATEGORIES table.

Fig. 31

Excerpt from ServiceCategories table:

ServiceCode	CategoryCode
00279	59
00281	59
00282	59
00283	59
00284	59
02500	59
02501	59
02502	59
00432	60
00439	60
00441	60
00545	60
00550	60
00555	60
00556	60
03001	60
03002	60
00405	61
00305	62
00306	62
00295	63
00265	64



Select all service codes which fall into this category. In this example, Night Bags.

Fig. 32

Working Sheet

Working Sheet | Report Options

Analysis #: 2233

EASTERN SAVINGS CO.
CLEVELAND, OH

057 **SUPER CON STORES**
Hudson, OH

Bank No: 013
RevDate: 07/31/1999

Quick Print

*Operator of Bank Analyzer
recommended charges here, from
which monthly savings are derived.*

ServiceC	ServiceDescription	Activity	UnitPrice	Monthly Cost	RecCharge	MonthSaving	Commer
00620	ACCOUNT MAINTENANCE	1	20.00	20.00	20.00	0.00	
00425	DEP TICKETS	176	0.40	70.40	0.40	0.00	
00670	ANALYSIS REPORT	1	5.00	5.00	5.00	0.00	
00426	DEP CORRECTION	1	3.00	3.00	3.00	0.00	
01003	MISCELLANEOUS 4	15	0.05	0.75	0.05	0.00	
00249	CHKS UNENC MIXED	169	0.12	20.28	0.12	0.00	
01000	MISCELLANEOUS 1	19	0.145	2.76	0.145	0.00	
00265	RETURN ITEM	2	8.00	16.00	4.00	8.00	
00270	RETURN ITEM REDEPOSITED	5	4.50	22.50	4.50	0.00	
00340	CURR DEP STANDARD	481456	0.70	337.02	0.70	0.00	
00974	BAI MAINTENANCE	1	50.00	50.00	50.00	0.00	
00973	BAI DETAIL	180	0.065	11.70	0.065	0.00	

Record: 14 1 1 of 1 (Filtered)

Fig. 33

Express Mail Label No. EL474251554US

Attorney Docket No. 10334-1US

DECLARATION AND POWER OF ATTORNEY
(Original Application)

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

**AUTOMATED SYSTEM FOR ANALYZING CHARGES AND CREDITS OF BANKS
AND OTHER FINANCIAL INSTITUTIONS**

the specification of which is filed herewith.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to herein.

I acknowledge the duty to disclose information which is material to patentability in accordance with Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d), of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

FOREIGN PRIORITY APPLICATION(S)

Priority Claimed

<u>None</u>			[] Yes [] No
(Number)	(Country)	(Day/month/year filed)	

I hereby claim the benefit under Title 35, United States Code § 119(e) of any United States provisional patent application(s) listed below and have also identified below any United States provisional patent application(s) having a filing date before that of the application on which priority is claimed:

PROVISIONAL PRIORITY PATENT APPLICATION(S)

		<u>Priority Claimed</u>
None		<input type="checkbox"/> Yes <input type="checkbox"/> No
(Application No.)	(Filing Date)	

And I hereby appoint the registered attorneys and agents associated with **AKIN, GUMP, STRAUSS, HAUER & FELD, L.L.P., Customer No. 000570**, as my attorneys or agents with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

Address all correspondence to **Customer No. 000570, namely, AKIN, GUMP, STRAUSS, HAUER & FELD, L.L.P.**, One Commerce Square, 2005 Market Street, Suite 2200, Philadelphia, Pennsylvania 19103. Please direct all communications and telephone calls to **Clark A. Jablon at (215) 965-1293**.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full name of sole
inventor, if any Francis E. DiBacco

Inventor's Signature 

Date 7/6/00

Residence Turnersville, New Jersey

Citizenship United States of America

Post Office Address 11 Eden Road, Turnersville, New Jersey 08012

001120-2341900

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Patent Application of Francis E. DiBacco : Group Art Unit:
: :
: :
Appln. No.: : Examiner:
: :
Filed: Herewith : :
: :
For: **AUTOMATED SYSTEM FOR** : Attorney Docket
FOR ANALYZING CHARGES AND : **No. 10334-1US**
CREDITS OF BANKS AND OTHER :
FINANCIAL INSTITUTIONS :

Assistant Commissioner for Patents
Washington, DC 20231
ATTENTION: Deputy Assistant Commissioner for Patents

PETITION TO ACCEPT COLOR DRAWINGS OR PHOTOGRAPHS
(37 C.F.R. § 1.84(a)(2) and (b)(2))

1. This Petition is for the acceptance of color drawings (37 C.F.R. § 1.84(a)(2)) and photographs (37 C.F.R. § 1.84(b)(2)).
2. Attached hereto are three (3) sets of color drawings and photographs.
3. The Specification, as originally filed, contains the required reference to color drawings. See page 4, line 31 through page 5, line 2.
4. The reasons for the need for color drawings or photographs in this application are as follows. An important feature of the present invention is that the software generates numerous reports which explain in layman's terms exactly how bank service charges are broken down. The reports are presented in color, thereby making it simple for even a novice to elicit the needed information. For example, the Earnings Credit Analysis in Fig. 3 color codes basis point shaved, to indicate abnormal bank activity. The color coding also enhances the readability of

selected screen shots. The color coding is applied to text, and not objects, in the figures that show report tables. Thus, it is not possible to use approved drafting symbols for the different colors.

5. The Petition fee required to waive the requirements of 1.84 (37 C.F.R. § 1.17 (I)) is paid as follows:


☒ Attached is a check for the sum of \$130.00.

Respectfully submitted,

FRANCIS E. DiBACCO

July 11, 2000
(Date)

By:



CLARK A. JABLON

Registration No. 35,039

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CAJ/vlb
Enclosures